

# *The* NATIONAL UNDERWRITER



## A NUT TO CRACK

**CRACK** the outer shell of almost any one of your policyholders or prospects. Underneath you will find a man who collects something. He may collect ship models, paintings, first editions or costly sporting equipment. His

hobby is close to his heart.

There's meat in this nut. It's the commissions you will get from selling him Hobby Insurance and the new contacts you will make for other lines of insurance.

P. S. This nut is easy to crack.

THE TRAVELERS FIRE INSURANCE COMPANY  
THE CHARTER OAK FIRE INSURANCE COMPANY  
HARTFORD, CONNECTICUT

THURSDAY, NOVEMBER 18, 1937

**NOW WHAT SHOULD I DO?"**  
asked the man who just  
had a fire

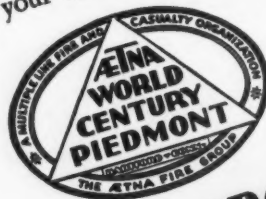


**"I'LL TELL YOU"**  
replied the stock company  
fire insurance agent

Let's hope you never have a fire.  
But if you should, it's a grand thing to know you  
can turn to your insurance agent for help.

He will look out for your interests, will see  
that your claim gets prompt attention. Accustomed  
to such emergencies, he knows just what to do—  
and does it.

Agency Service, that's what it is called. You get  
it when you're insured in a stock company. And  
not only in emergencies but every day, the agent  
stands ready at your call.



**THE AETNA FIRE GROUP**  
NEW YORK • CHICAGO • SAN FRANCISCO • HARTFORD  
CONNECTICUT • CHARLOTTE, N. C.

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# Wings over New Guinea



(Photograph by courtesy of Mr. Richard Archbold and Times Wide World.)

● New Guinea (just north of Australia and part of the one-time "Cannibal Islands" groups) is one of the really wild frontiers of the world which has been only partly explored.

To penetrate further into this island territory the American Museum of Natural History recently sent out a scientific expedition, headed by Mr. Richard Archbold. Insurance on the plane pictured above, which was an important part of the expedition's equipment, was arranged by Mr. Page Hufty of Washington, D. C., under a policy written in New York through

the Aero Insurance Underwriters in the Royal-Liverpool Groups. The plane, while moored, was wrecked by a violent windstorm and the "Royal" paid a claim of \$57,000.

With their world-wide connections for the prompt and efficient handling of claims, Royal-Liverpool Companies can guarantee to representatives and insureds full consideration of usual or unusual risks, whether located at home or abroad.

*This is No. 3 of the series, "Round the World with the Royal-Liverpool Groups." No. 4 finds the Groups insuring Nippon temples.*

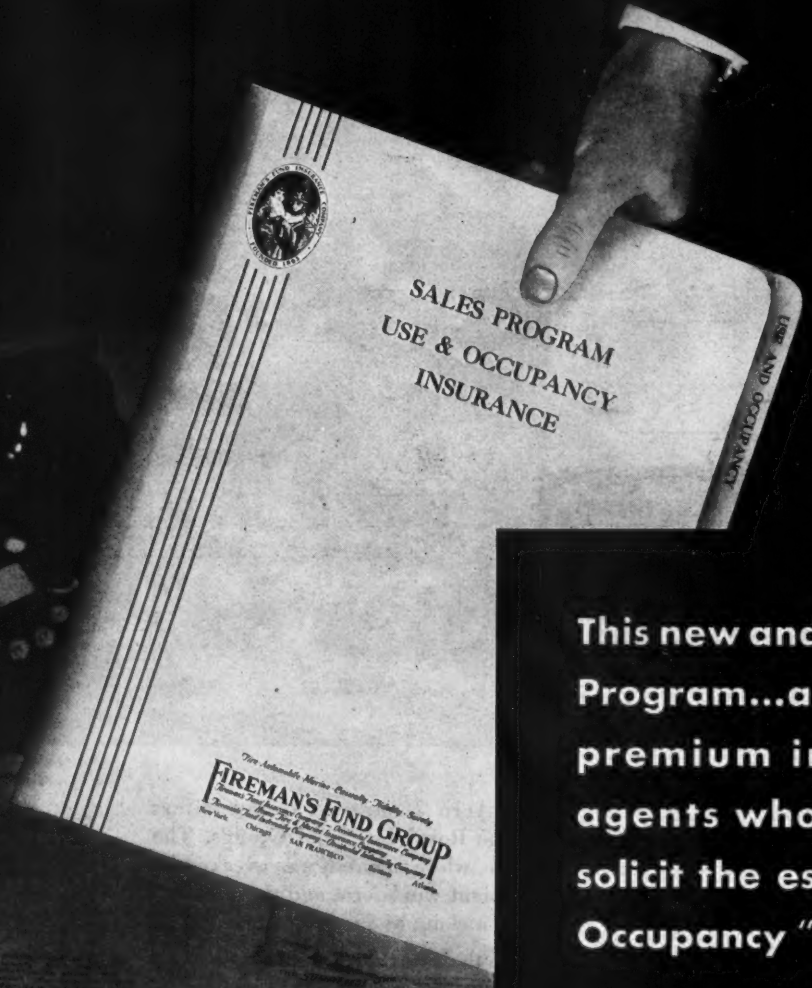


## ROYAL LIVERPOOL GROUPS

ONE HUNDRED FIFTY WILLIAM STREET, NEW YORK, N. Y.

AMERICAN & FOREIGN INSURANCE COMPANY • BRITISH & FOREIGN MARINE INSURANCE COMPANY, LTD. • CAPITAL FIRE INSURANCE COMPANY OF CALIFORNIA  
THE LIVERPOOL & LONDON & GLOBE INSURANCE CO., LTD. • THAMES & MERSEY MARINE INSURANCE COMPANY, LTD. • QUEEN INSURANCE COMPANY OF AMERICA  
THE NEWARK FIRE INSURANCE COMPANY • FEDERAL UNION INSURANCE COMPANY • ROYAL INSURANCE COMPANY, LTD. • STAR INSURANCE COMPANY OF AMERICA

# Another timely Sales Help



**SALES PROGRAM  
USE & OCCUPANCY  
INSURANCE**

**FIREMAN'S FUND GROUP**  
*Fire - Automobile - Marine - Casualty - Fidelity - Surety*  
New York Chicago SAN FRANCISCO Boston Atlanta

**This new and complete Sales Program...and an increased premium income...await agents who will earnestly solicit the essential Use and Occupancy "Time Out" lines.**

**Copy of this helpful selling aid will be sent to agents upon request.**

*Fire - Automobile - Marine - Casualty - Fidelity - Surety*

## FIREMAN'S FUND GROUP

*Fireman's Fund Insurance Company - Occidental Insurance Company*

*Home Fire & Marine Insurance Company*

*Fireman's Fund Indemnity Company - Occidental Indemnity Company*

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Chicago

SAN FRANCISCO

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# The NATIONAL UNDERWRITER

Forty-first Year—No. 46

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, NOVEMBER 18, 1937

\$4.00 Per Year, 20 Cents a Copy

## Collective Method of Bargaining for Contracts Viewed

### Secretary Bennett of National Association at Indiana, Illinois Meetings

Cooperative, collective bargaining, the modern industrial and economic theory applicable so far largely to working men in industry, has operated very satisfactorily for the insurance agents of the country in negotiating and concluding the fire, casualty and surety agency agreements. W. H. Bennett, secretary National Association of Insurance Agents, told the annual meetings of the Indiana Association of Insurance Agents in Indianapolis and the Illinois Association of Insurance Agents at Rockford this week.

He said that at the Dallas annual convention the theory which he advanced that company-agency relationship might lend itself to such a cooperative collective bargaining procedure was declared by some agents to be revolutionary and socialistic.

### Proved Quickly Effective

"It never occurred to me," Mr. Bennett said, "that this modern industrial and economic theory could be so quickly utilized as it has been in negotiating and concluding the fire, casualty and surety agency agreement. Insurance procedure may be rapidly assuming a new form and structure, but even so, if this new adventure is advantageous to both companies and agents and in the public interest, then no reasonable man could complain about it—because perchance that was not the way the thing was done in ancient times."

He pointed out that court precedents make the agreement a legal part of the agency contract. There are numerous cases in which courts have held that all writings forming part of the same transaction are one, and even parol evidence is admissible. The fire-casualty-surety agreements constitute an original contract with accompanying construction and interpretation in writing, Mr. Bennett said. This shows how the parties who made the contract understood it and it is presumed to be right because it was made by the parties when under the influence of conflicting interests, Mr. Bennett said, quoting from the case of T. P. Mills vs. Village of Carthage, N. Y.

### Ticklish Point Involved

In effecting the agreement, it was necessary to make all steps legal and not endanger approval by Washington and practically all state authorities of the agency contract setting up the independent status of the commissioned agent under the social security act.

Mr. Bennett said he had not the slightest idea that any companies with which the agents have been associated on a mutually satisfactory basis for many years

## Committee Appointments by National Association

NEW YORK.—The National Association of Insurance Agents announces the appointment of the following members of the executive committee for the year:

John K. Boyce, Amarillo, Tex.; James M. Crosby, Jr., Grand Rapids, Mich.; R. W. Forshay, Anita, Ia.; Payne H. Midyette, Tallahassee, Fla.; Sidney O. Smith, Gainesville, Ga.; C. Stanley Stults, Hightstown, N. J., and W. Owen Wilson, Richmond, Va.

New faces on the committee are Messrs. Crosby and Forshay, Mr. Wilson accepting membership as the immediate past president, with a return engagement for Mr. Smith.

Messrs. Boyce, Midyette and Stults have served on the committee for one year, while the retiring members, Arthur B. Dunbar of Omaha and Chet V. Davis of Sheridan, Wyo., each had served two years, and former President Kenneth H. Bair of Greensburg, Pa., for one year.

Simultaneously with the announcement of the executive committee, President Liscomb announces the list of chairmen of special and standing committees, the personnel of these committees to be announced subsequently.

### J. M. Crosby's Career

Mr. Crosby comes of a real insurance family, being associated with J. S. Crosby & Co., an agency founded by his great-grandfather in 1858, and of which his father, James M. Crosby, is now the head. He became associated with the agency in 1922, after having left the University of Michigan. He was born in Grand Rapids, Jan. 2, 1901, and has lived in that city all of his life.

He came into the limelight in the National association when he acted as general chairman of arrangements for the Grand Rapids convention of 1934. He has served three terms as president of

would force the agents into litigation in an attempt to hold them to the letter of the fire insurance agency contract and to ignore the interpreting and construing agreement.

### Makes Recommendation

He gave suggestions as to incorporated agencies. While it would seem exceedingly difficult to reach the conclusion that a corporation could be an employee of another corporation, in order properly to set up the record, incorporated agencies should sign and return the insurance agreement. Otherwise a blank space might be left in the company records and perhaps in the federal social security records, which might lead to investigation by the Internal Revenue Bureau, examination of records and files of the agency office and home office, and a general reopening of the entire question, with attendant annoyance.

"In such a movement, I can see nothing inconsistent with the former relationship between the company and the incorporated agency," Mr. Bennett said, "nor anything that is likely to arise to embarrass the agency by reason of execution of the agreement."

the Grand Rapids Association of Insurance Agents, has been on its executive committee for several years, and is now serving as chairman. He has been on the governing committee of the Michigan Association for the past five years, and served successively as treasurer, vice-president and president. He continues on the governing committee. He has been selected to serve as chairman of the national membership committee.

### Forshay from the Tall Corn

Mr. Forshay is an outstanding exponent of the theory that an agent who lives in a small town can build up a prosperous business and maintain a national viewpoint. His most outstanding contribution to the National association has been his work as chairman of the rural agents committee, which he will continue.

He was born in Anita, Ia., a town of 1,100 population, and has lived there all of his life. He is 35 years old. After having been graduated from the local high school in 1920, he entered the University of Iowa. He was obliged to return to Anita in 1923, and entered the agency operated by his father, B. D. Forshay, and his brother who died two years ago.

As soon as he entered the agency he came to realize the importance of association work. He became a member of the executive committee of the Iowa association in 1933, and was its president

(CONTINUED ON PAGE 42)

## Loss Trend Reversed in October; Increase Shown

NEW YORK.—The National Board records the fire losses of the country for October at \$21,097,670, an increase of 9 percent over the preceding month, and 3.2 percent greater than for October, 1936. Inclusion of the October losses brings the figures for the first 10 months to \$230,698,469; compared with \$239,761,855 for the comparable period of 1936, and \$210,972,338 for the first 10 months of 1935.

Figures by months for 1935, 1936 and 1937 are:

	1935	1936	1937
Jan.	\$ 23,430,504	\$ 27,729,930	\$ 25,069,895
Feb.	25,081,625	30,909,896	28,654,962
March	24,942,703	29,177,406	29,319,029
April	23,267,929	25,786,835	26,663,854
May	21,238,205	21,479,380	21,437,739
June	18,499,675	20,407,485	19,524,765
July	19,293,619	22,357,020	19,812,485
Aug.	18,137,060	21,714,495	19,767,314
Sept.	16,541,882	20,413,537	19,349,756
Oct.	20,439,136	19,785,871	21,097,670

Tot. \$210,972,338 \$239,761,855 \$230,698,469

October is the third month in 1937 that the fire loss has exceeded the corresponding month in 1936. The March loss exceeded March, 1936, by one-half of 1 percent and in April, 3.4 percent. The October loss was \$1,737,914 above September. During the 10 months the loss was \$230,697,496, or 4 percent less than \$240,415,120, which was the figure for the last year. The best 10 months in recent years was in 1935, when the figure was \$210,319,073. In 1934 it was \$231,641,834.

## Urge Extra Fee in Indiana to Finance Qualifications

### Resolution Adopted at Agents Convention to Provide Additional Revenue

#### NEW OFFICERS ELECTED

President—Ross E. Coffin, Indianapolis.

Vice-president—S. M. Stoner, Greencastle.

Chairman of the board—William C. Myers, Evansville.

Secretary-Treasurer (reelected)—Joseph W. Stickney, Indianapolis.

#### By IRVING WILLIAMS

INDIANAPOLIS—Further financing of the insurance department by annual qualification or examination fee to be paid by licensed fire and casualty agents in addition to the fee required to be paid by companies, was proposed in a resolution adopted at the annual meeting of the Indiana Association of Insurance Agents. The purpose is to establish a higher standard of agency representation. The resolution commended to the Indiana department the Connecticut plan of ascertaining qualifications of part-time agents.

Directors decided to sponsor a measure in the next session of the legislature to require that only attorneys may adjust insurance claims. This would eliminate adjustments by regular insurance adjusters or agents unless they were qualified attorneys and members of the Indiana bar. It was believed this would make closer adjustments than under the present system. A movement also was started to make possible building a fund for employing a permanent secretary.

Matters affecting the rural agents and Business Development programs took a prominent place on the program and in discussions.

### Promise to Bennett Fulfilled

President Dean H. Swadener called the convention to order, there being a record attendance. R. C. Fox, president Indianapolis association, extended a welcome to those present from outside the capital city, saying that when he and his associates at the Dallas convention of the National Association of Insurance Agents asked W. H. Bennett, general counsel and secretary, to attend the Indiana meeting, he asked what they could promise. The response was, they would give him a record attendance and at least 50 new members for the National association.

Commissioner George H. Newbauer spoke as state official and former local agent who had attended many state meetings for 15 years. He promised full cooperation in solving agents' problems.

President Swadener, in his address, outlined what had been achieved by the association in the year.

(CONTINUED ON PAGE 33)

## Consumer Cooperatives Are Threat to Present System

### Royal Man Tells Indiana Agents Insurance Business Should Set Its House in Order

INDIANAPOLIS. — The consumers cooperative movement in this country is a menace to the profits system through which the country has so far advanced, W. L. Falk, superintendent brokerage department Royal, New York City, declared in a talk on the cooperative movement at the annual meeting of the Indiana Association of Insurance Agents here.

Insurance men should put and keep their house in order, he said. The present economic system has not been without faults, but these have been due largely to greed and selfishness of individuals. However, it is deserving of full support, for it offers every man opportunity to succeed in accordance with his ability and it seeks to give better goods for less money and will never delude the people with false promises.

#### Explains Cooperative Plan

Mr. Falk's talk was a fine exposition of the cooperative movement, including producers' cooperatives, to which he said there is no objection, as the primary purpose is to market products more economically and increase profit of the producers.

During depression times consumer cooperatives have prospered, it being estimated that there are at least 1,500,000 members of 6,600 cooperative organizations in the country today. These have organized 18 wholesale cooperatives to supply retail outlets. In depression time, memberships in this country have increased more than 100 percent, a mushroom growth which, he said, is of startling significance to American business men.

#### Educational Propaganda

The movement is being pushed further by educational propaganda that, Mr. Falk said, in many cases is receiving governmental approval. Acquiescence of state governments and schools is alarming, but the cooperatives also are receiving help and sympathy from many churches. Mr. Falk said churches are going far afield when they attempt to interfere with or in any way damage the economic system under which the country has prospered for 150 years.

The laws of several states exempt cooperatives from certain taxes and one of the largest cooperatives adopted a recommendation to set up a special fund to fight for exemption of cooperatives from federal and other income taxes. Mr. Falk said it is a serious question how the money to run governments could be raised if the consumer cooperative tax exemption proposal were widely adopted.

#### New Corn Loan Cover Setup

The rates and rules for insuring corn encumbered with Commodity Credit Corporation loans under the 1937-38 program have now been promulgated. The new certificate form is the same as last year except that coverage for loans on seed corn is eliminated. No such loans are to be made hereafter. The plan applies to farms in Illinois, Indiana, Iowa, Minnesota, Missouri, Nebraska, Ohio, South Dakota and Wisconsin.

Under the plan, local agents are free to write the insurance in their own locality.

#### H. J. Tobin's Change

SAN FRANCISCO—H. J. Tobin, 30 years with the Pacific department of the London & Lancashire group, most of which time he was automobile superintendent of the department, has joined Edward Brown & Sons general agency automobile department.

## THE WEEK IN INSURANCE

Additional qualification fee for agents to support insurance department urged at Indiana Association of Insurance Agents annual meeting; move to support bill limiting adjustments to attorneys. **Page 3**

National Association of Insurance Agents announces names of the executive committee and chairmen of the standing committees. **Page 3**

Collective bargaining method successful in negotiating new agency contracts, Secretary Bennett of National association tells Indiana and Illinois agents. **Page 3**

Annual meeting of the Illinois Association of Insurance Agents is held this week at Rockford, Ill. **Page 5**

New York code committee considers licensing and qualifications, contracts and rating at public hearings. **Page 5**

Insurance business should set its house in order to meet threat of consumer cooperatives, Royal man tells Indiana agents' meeting. **Page 4**

American Finance Conference held in Chicago studies methods of reducing high collision loss ratio. **Page 12**

Dennis C. Smith of Chicago, executive special agent farm department of the America Fore, becomes chairman of the agricultural committee of the National Fire Waste Council. **Page 48**

Mrs. Helen D. Chapman, Wisconsin special agent for the Millers National, is supposed to be the only woman field man in regular work. **Page 14**

E. A. Olson, president Mutual Trust Life, has been appointed chairman of the insurance division of the Illinois chamber of commerce. **Page 17**

Company and agency conferees in discussions at New York consider readjustment of automobile rates and the idea of setting up a casualty B. D. O. **Page 19**

### Many Factors Cloud Business Outlook

Insurance stock prices are maintaining an even keel and have rallied a considerable ways from their set back of over a month ago, according to H. W. Cornelius of the investment firm of Bacon, Whipple & Co., Chicago.

A general pessimistic attitude however appears to be prevalent concerning the outlook for business and the stock market in general for the next six months, he said. With fewer orders from the motor industry for the coming winter months, railroad freight car loadings off about 20 percent and new orders for steel certain to decline, the

Charles I. Brown resigns as deputy commissioner of Kentucky to become attorney-in-fact for London Lloyds. **Page 6**

Control of the Fidelity Insurance Company of Atlantic City passes to Frank Cohen and associates of New York City. **Page 15**

Henry T. Davidson, assistant treasurer of the National Association of Insurance Agents, is retiring Dec. 1. **Page 17**

Illinois ruling against occupational rating of auto risks is suspended following a hearing. **Page 19**

Association of Casualty & Surety Executives formulates agency agreement approved by the National Association of Insurance Agents. **Page 19**

Dinner for Edson S. Lott in New York was memorable occasion. **Page 21**

Substantial automobile liability and property damage rate reductions are made effective in New York state. **Page 21**

Federal court at Indianapolis holds Indiana compensation rating bureau act, including provision for assignment of rejected risks, is not applicable to occupational disease act of that state. **Page 21**

Lumbermen's Mutual Casualty of Chicago celebrates its silver anniversary this week. **Page 24**

The Auto Mutual Indemnity of New York City has been turned over to Superintendent Pink of the insurance department for rehabilitation. **Page 20**

Semi-annual meeting of the South-eastern Underwriters Association at Pinehurst had light agenda. **Page 39**

Attorney General of Montana holds that a resident local agent is entitled to full commission for countersigning a policy. **Page 40**

immediate future does not look bright. Building, too, he commented, is getting nowhere. Although there is need for many properties of various types, private capital is fearful of venturing into extensive new building projects because of high costs of labor and materials, fear of competition from government, fear of sit-down strikes on the part of tenants, and ever-increasing taxes.

#### Commodity Price Declines

Mr. Cornelius points to commodity prices that have had severe declines. There is a large supply of idle capital, with money rates too low for healthy, sound conditions. Government finances are in regrettable condition. The debt has increased enormously, with no definite balance of the budget yet in sight.

## Three Cities Seek 1938 Meet of California Association

### Meeting in Hollywood Attracts Nearly 700—Officers Installed at Annual Banquet

Oakland, Sacramento and Fresno presented invitations for the 1938 meeting of the California Association of Insurance Agents at the Hollywood convention. President-elect D. B. Goldsmith announced that the selection will be made at a directors' meeting which will be held Dec. 1.

The organization of the Golden State Automobile Club in Los Angeles was condemned in a resolution on the ground that the National Automobile Club and other reputable clubs offer adequate service. The proposed club is designed primarily to engage in the insurance business and is seeking appointments of companies represented by members of the association, according to the resolution. Members were urged to refuse to represent any company that appoints such club as an agent.

In another resolution members of the California association were urged to pledge themselves to support the guiding principles or code adopted by the association and companies were urged to become signatories. Cooperation and support were pledged companies that subscribe to the guiding principles.

President G. C. Appleton announced that registrations showed 665 in attendance, 358 of whom were agents and 307 company representatives. A reception was followed by the annual banquet and installation of officers. In the installation of officers, William P. Welsh, Pasadena, was the installing officer. The oath of office was administered by Commissioner Carpenter of California. President-elect Goldsmith made his acceptance speech at the banquet.

T. W. Thomas, Stockton, who was re-elected secretary-treasurer, is now serving his fourth term.

The winners of a contest conducted for the best essay on "If I Were President of an Insurance Company" were A. E. Sheppard of San Jose, first; C. E. White, Oakland, second; and Percy S. W. Ramsden, Oakland, third.

Charters have been issued to the Insurance Corporation of Norfolk, Va., with H. B. Patterson as president, and the Dobie & Bell agency of Virginia Beach, headed by L. T. Dobie of Norfolk.

L. F. Caverly has resigned as manager of R. O. Fleming & Co., Seattle brokerage firm, to become manager of the insurance department of Burwell & Mord.

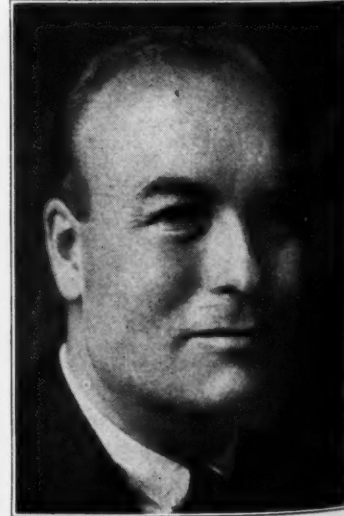
## NEW EXECUTIVE COMMITTEE MEMBERS



SIDNEY O. SMITH, Gainesville, Ga.



JAMES M. CROSBY, Grand Rapids, Mich.



R. W. FORSHAY, Anita, Ia.



## Licensing, Rates and Contracts Up at N. Y. Hearing

### Wide Discretion for Insurance Department Favored at Code Meeting

NEW YORK—At the public hearings of the joint legislative committee on the proposed New York insurance code here this week three articles were considered: Article VI, dealing with the licensing and qualifications of agents, brokers and adjusters; Article VII, defining the nature of insurance contracts, and Article VIII relating to rates and rating organizations. The committee seeks to make all the speed possible in getting the criticisms and constructive suggestions of company men, their counsel and rating organization heads in order to whip the code into shape so it can be submitted to the legislature not later than Feb. 1.

#### Jameson Outlines Changes

Deputy Commissioner Jameson outlined the changes in the suggested code, explaining the reason for each, at the first session.

J. A. Cohen, as chairman of the code committee of the four broker associations of Greater New York, other than the Insurance Brokers Association, presented an analysis of the proposed code requirements as they affected brokers. While agreeing in the main with the new code requirements, Mr. Cohen offered a number of suggestions, which he was assured would have the very earnest consideration of the committee.

The Insurance Brokers Association's position on a number of the code proposals were presented by Courtland Otis of Otis, Jones & Co., Floyd DuBois of Frank & DuBois, and W. H. La Boyteaux president of Johnson & Higgins.

#### Agree on Written Exams

There was little dissent from the requirement that applicants for agents' licenses must submit to written examinations prepared by the department. It was suggested that the tests be divided into four classes. To serve the interests of assured, a broker or agent should be versed in all forms of indemnity which

(CONTINUED ON PAGE 42)

## Testimonial Dinner for Clyde B. Smith Given

LANSING, MICH.—"Home town folks," as represented by the membership of the Lansing Association of Insurance Agents, demonstrated convincingly the fallacy of the adage relative to the honor of a prophet in his own country at their testimonial dinner for Clyde B. Smith, Lansing agent and former president of the National Association of Insurance Agents.

The affair, attended by upwards of 100 persons, was confined largely to Lansing agents and company men although telegrams and letters poured in from scores of Mr. Smith's friends in various parts.

#### Tributes from the Mutuals

While stock insurance forces were chiefly represented, in view of Mr. Smith's unconcealed prejudice for that type of coverage, impressive tributes were paid a "friendly enemy" by several prominent mutual insurance executives, notably A. D. Baker, president of the Michigan Millers Mutual Fire and W. C. Searl, vice president of the Auto Owners, Lansing automobile mutual. G. A. Minsky, manager of the Mill Mutuals Agency and a vice-president of the Michigan Millers, was also present. The mutual speakers characterized Mr. Smith as a "fair fighter" and one whose word could always be relied upon, a rival entitled to their fullest respect.

Speaking for the agents, in addition to Ray Throop, association president, who presided, were Z. C. Goodell, vice-president of the Dyer-Jenison-Barry Company Lansing Insurance Agency, and Tom King, vice-president of the Haker-King-Sherry Agency, the latter presenting Mr. Smith with a fine traveling case in behalf of the association membership.

Representative of company sentiment were expressions from Walter Lewis, vice-president Michigan Surety; Kemp Miller, western department Boston and Old Colony; Francis Hackett, Detroit, co-manager for Michigan of the Standard Accident, and William Flint of the Wolverine, Lansing auto company.

Similar tributes were read from agents and company men in all parts of the country who had written or telegraphed their congratulations. Among them were President C. F. Liscomb, National Association; Allan I. Wolff, former National president; J. M. Crosby, Grand Rapids, J. W. Mundus, Ann Arbor, and

P. J. Braun, Flint, former state association presidents; George W. Carter, Detroit agent, the executive staffs of several companies, and a number of local boards. Martin Mullally, Muskegon, present president of the Michigan association, conveyed his regrets at being unable to attend, partly because of the fact that he intends to be in Lansing Thursday for a governing committee meeting at which he anticipates a field secretary for the state organization will be employed.

Commissioner Gauss of the Michigan department conveyed an expression of the esteem in which the state supervisory staff holds Mr. Smith although gently chiding him for his activity in bringing about passage of the agents' qualifications law which, the commissioner said, will greatly increase work and expense for the department although the appropriation was not commensurately increased.

The honor guest, obviously moved greatly by the tributes paid him "by these people who really know me," spoke but briefly, expressing his deep gratitude.

#### Earl Vogt's Talk

A resolution was unanimously passed extending the Lansing association's greetings to President Liscomb of the National association at the testimonial to be given him in Duluth Thursday night. Earl E. Vogt, advertising manager of the Millers National Fire of Chicago, explained that company's "practical prospecting" plan. Mr. Vogt's talk, one of a series of educational addresses arranged by the Lansing association for the year, stressed the advantages of a well-planned selling program in the development of new and diversified business. He advocated as a foundation a thorough analysis of the market and suggested that one of the best prospect lists for the average agency is represented in its present customers who, on the average, are only 30 percent covered as to their insurance needs. He demonstrated use of a card system used in listing and keeping track of prospects and showed its value in saving time through eliminating excessive solicitation and grouping calls through zoning. By calling on prospects with such cards, he said, checking through their coverages, openings are usually presented for sale of added lines.

## Record Attendance at Illinois Agents Rally in Rockford

### W. H. Jennings, Jr., Is Expected to Be Elected New President

By JAMES C. O'CONNOR

ROCKFORD, ILL.—The Illinois Association of Insurance Agents is holding its annual meeting, with a record-breaking attendance in sight. Two conferences, the first session and the annual banquet were held Wednesday, with an executive session and election of officers scheduled for Thursday morning.

It seems likely that W. H. Jennings, Jr., Rockford, will be elected president to succeed W. Herbert Stewart, Chicago. Mr. Jennings is now second vice-president and has also been prominent in the Rockford local board. He is regarded as the logical candidate.

#### Forshay on Farm Program

The two pre-convention conferences were on farm insurance, presided over by M. I. Hall, Belvidere, and on local boards, under the chairmanship of J. J. Beattie, Rockford. R. W. Forshay, Anita, Ia., chairman rural agents committee National Association of Insurance Agents, was the featured speaker at the farm conference. He reviewed the work of the National association and the Business Development campaign on farm insurance and asked the Illinois Farm Association to affiliate itself with the state association.

E. B. Heffran, Rockford, state agent American of Newark, spoke on the value of agency service, urging agents to make surveys on their farm risks and to justify their commissions. An open forum was held, in which the Illinois code, mutual assessments, rebating and increased insurable values were discussed.

The subjects discussed at the local board conference were advantages of boards, coextensive membership, public business, county associations, organizations of boards, model constitutions, advertising and participation in Business Development work. About 150 were present.

Institutional advertising was strongly advocated by C. H. Brown, Springfield. (CONTINUED ON PAGE 34)

## NATIONAL AGENTS EXECUTIVE COMMITTEE CHOSEN



W. OWEN WILSON, Richmond, Va.



JOHN K. BOYCE, Amarillo, Tex.



C. STANLEY STULTS, Hightstown, N. J.



PAYNE H. MIDYETTE, Tallahassee, Fla.

# "Fools Go Places"

Alliance national advertising for November stops readers with that headline.

Then the advertising wisely points out specific risks November brings to motorists, and stresses the risks that are always there. "Foolhardy, reckless drivers cause many risks you run." It's hard to avoid collisions, caused too often by other drivers. So the wise man protects his automobile with Collision Insurance. It's common-sense economy to "ASK THE ALLIANCE AGENT."



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### Kentucky Deputy Becomes London Lloyds Attorney

**C. I. Brown Resigns Department  
Post to Serve Underwriters Recently  
Admitted to State**

FRANKFORT, KY. — Charles I. Brown of Frankfort has resigned as deputy Kentucky insurance commissioner to accept the position of attorney-in-fact for Lloyds of London.

Announcement of his appointment followed a conference here between Kentucky insurance officials and Lloyds representatives. Brown will take up his new duties immediately, maintaining offices here and in Louisville.

Lloyds recently was granted a license to do business in Kentucky, the only state other than Illinois in which it has a permit.

Mr. Brown had been connected with the Kentucky department for 13 years and for the last five years had been deputy commissioner. He started as a clerk, rising to the post of deputy commissioner when J. Dan Talbott, now state finance commissioner, was in charge of the department. He was acting commissioner for six months prior to the appointment of Commissioner Goodpaster.

Lloyds got a Kentucky license this fall. Just what the move implied has been a subject of speculation. Some felt it was done against the day Lloyds might withdraw from Illinois and desire another site for base of operations in this country. Another report is the action was taken at the instance of a Lloyds representative in Louisville who has much long haul truck business.

### Wilson Elected to Head Western Loss Association

E. R. Wilson of the America Fore, Chicago, was elected president of the Western Loss Association at its annual meeting in Chicago to succeed B. E. Moreau, Chicago manager St. Paul Fire & Marine. The association is composed of company loss men in the mid-western district. Other officers elected include P. T. Creagan, Rockford, Security of New Haven, vice-president and E. H. Ellis, Chicago, L. & L. & G., secretary-treasurer. The executive committee is composed of Floyd Lamerson, Lansing, Boston and Old Colony; J. A. McClelland, Chicago, Great American; B. E. Moreau, and S. A. Richards, Chicago, General Exchange Insurance Corporation. Messrs. Lamerson and McClelland were reelected.

Mr. Moreau after reviewing the accomplishments of the organization during the past year turned the meeting over to Mr. Wilson who stressed the importance of factual discussions in solving current problems of loss men.

New members elected to the association were: E. J. McDonald, St. Paul, St. Paul Fire & Marine; V. L. Shaw, Chicago, London & Lancashire; and F. J. Bower, Kansas City, Kansas City Fire & Marine.

### Arkansas Midyear Meeting

The annual mid-year meeting of the Arkansas Association of Insurance Agents will be held at the Marion Hotel, Little Rock, Dec. 7. The officers together with the fire and casualty field men have planned a sales conference. Among the lines to be discussed will be mercantile fidelity, burglary covering residence, mercantile, safe, inside and outside robbery; owners, landlords and tenants liability; personal property floaters, automatic builders risk form, extended coverage contract.

Percy Lucas of Lucas, Stewart, Montreal, is on a business visit in Chicago this week.

### New Extended Coverage Is Approved For Use In Western Territory

The new extended coverage endorsement, formerly called supplemental contract, has been put in force in middle western states, and is incorporated in the new rule book pages being sent to agents. The text of the endorsement recently appeared in THE NATIONAL UNDERWRITER. The malicious damage endorsement used with it is also published. This is the most important of several changes in rules.

At the same time, explosives manufacturing plants, stocks of explosives and fireworks manufacturing plants have been removed from the list of risks ineligible for extended coverage. Specific rent insurance rates for extended coverage have been published.

### Civil Authority Clause

A clause extending the fire policy to cover authorized destruction of property to stop the spread of a conflagration has been published. This is similar to clauses in effect in other jurisdictions and may be used without charge at the company's option. With some exceptions, the courts have held generally that losses of this type are not covered by the standard fire policies.

The consequential damage clause has been revised to exclude loss caused by change in temperature due to riot or strike or sit-down strike. This is similar to the provision in the riot section of the extended coverage endorsement.

### New Extra Expense Rule

Extra expense insurance is now treated completely in the manual and all restrictions as to eligible classes have been abolished. A warning has been issued, however, that extra expense insurance should not be represented as furnishing the same protection as use and occupancy coverage.

All restrictions on the other insurance permit have been removed. Profits insurance may be written for the same term as the stock in question. Previously profits coverage was ineligible for term rating. Another change makes stock in fertilizer factories eligible for the merchandise and fixture form and for single state reporting forms No. 1 and A. Previously this class could be covered only under No. 2 and B.

### Large Attendance at Advisory Meeting on Hail

Reflecting the splendid season, just ended, in respect of premium volume and loss experience, the meeting in Chicago this week of the advisory committee of Western Hail & Adjustment Association was attended by about 50 and interest in the proceedings was keen. There was an exceptionally large attendance from outside Chicago.

At the first session Tuesday, presided over by J. B. Cullison, Jr., manager Rain & Hail Bureau, four or five subcommittees were appointed to bring in reports on such subjects as loss adjustments, agency contracts, rates, etc. These reports are being made at the Wednesday and Thursday meetings.

The recommendations of the advisory committee will be presented to the executive committee at its meeting Dec. 7 in Chicago. That afternoon the annual meeting will be held.

### Oregon Body to Change Name

The executive committee of the Oregon State Agents Association has voted to change its name and authorized the officers to take the necessary steps. It will probably be called the Oregon Association of Insurance Agents, although some desire the Oregon Insurance Agents Association.

A survey of Flint, Mich., has been started by the National Board.



*Security for American Property Owners Since 1841*

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*Judged—*

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THE VERDICT IS:

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The SECURITY is a stock Fire Insurance Company, operating only through local agents. It has some agency openings for progressive agents. Write for information.

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PACIFIC DEPT.  
SAN FRANCISCO, CALIF.



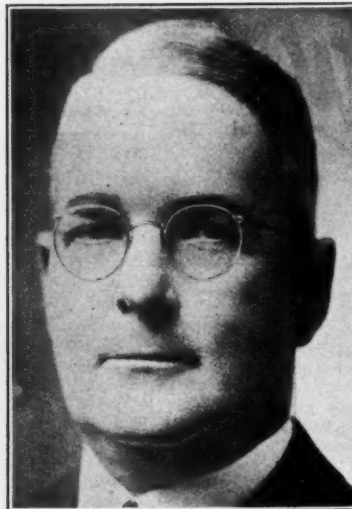
## COMMITTEE CHAIRMEN AT ILLINOIS AGENTS RALLY



ROCKWOOD HOSMER, Chicago  
Chairman Legislative Committee



LYLE H. GIFT, Peoria  
Chairman Public Business



C. J. MONTGOMERY, Rock Island  
Automobile Chairman



RALPH W. MILLER, Chicago  
Casualty and Surety

### Lloyds Representatives With Power to Act Confer With Illinois Director

O. D. Duncan and D. J. Dickens of the Duncan & Mount law firm of New York, general counsel for London Lloyds in the United States, and A. J. Boxford and E. R. Pulbrook of England, representing the committee at Lloyds, were in Springfield Tuesday and Wednesday of this week conferring with Insurance Director Palmer of Illinois. This

group was empowered to act in connection with the Illinois situation of Lloyds. They had a conference in Chicago Monday with Attorney John S. Lord, Illinois attorney-in-fact for Lloyds. Mr. Lord and Duncan Lloyd participated in the Springfield conference. Mr. Pulbrook is an underwriter at Lloyds and Mr. Boxford is clerk to the committee at Lloyds.

Lloyds is still licensed in Illinois, but is operating on a very restricted basis under an agreement with the insurance department until Dec. 31. By that time Lloyds must decide definitely what its policy in Illinois shall be. Apparently

Lloyds is eager to remain in the state on a licensed basis if some satisfactory arrangement can be made. Perhaps they will continue to be licensed but will only handle business that classifies as surplus line risks under the law.

Illinois department representatives have been in Chicago examining records of Lloyds' representatives, it is said with the purpose of checking on any infractions of the order curtailing operations. Results have not been made public.

Answers to 345 insurance problems given in revised edition of **Right to the Point**. \$1 from National Underwriter.

### Watching the Other Trades

NEW YORK—One or two of the important insurance company groups have adopted the definite policy of keeping in touch with a number of trade organizations by having representatives attend their conventions and reading publications in those fields. They believe that in this way they can get an intimate understanding of the requirements of several important industries, keep in touch with developments and changes and thus be in a position to shape insurance coverage and conditions more nicely.

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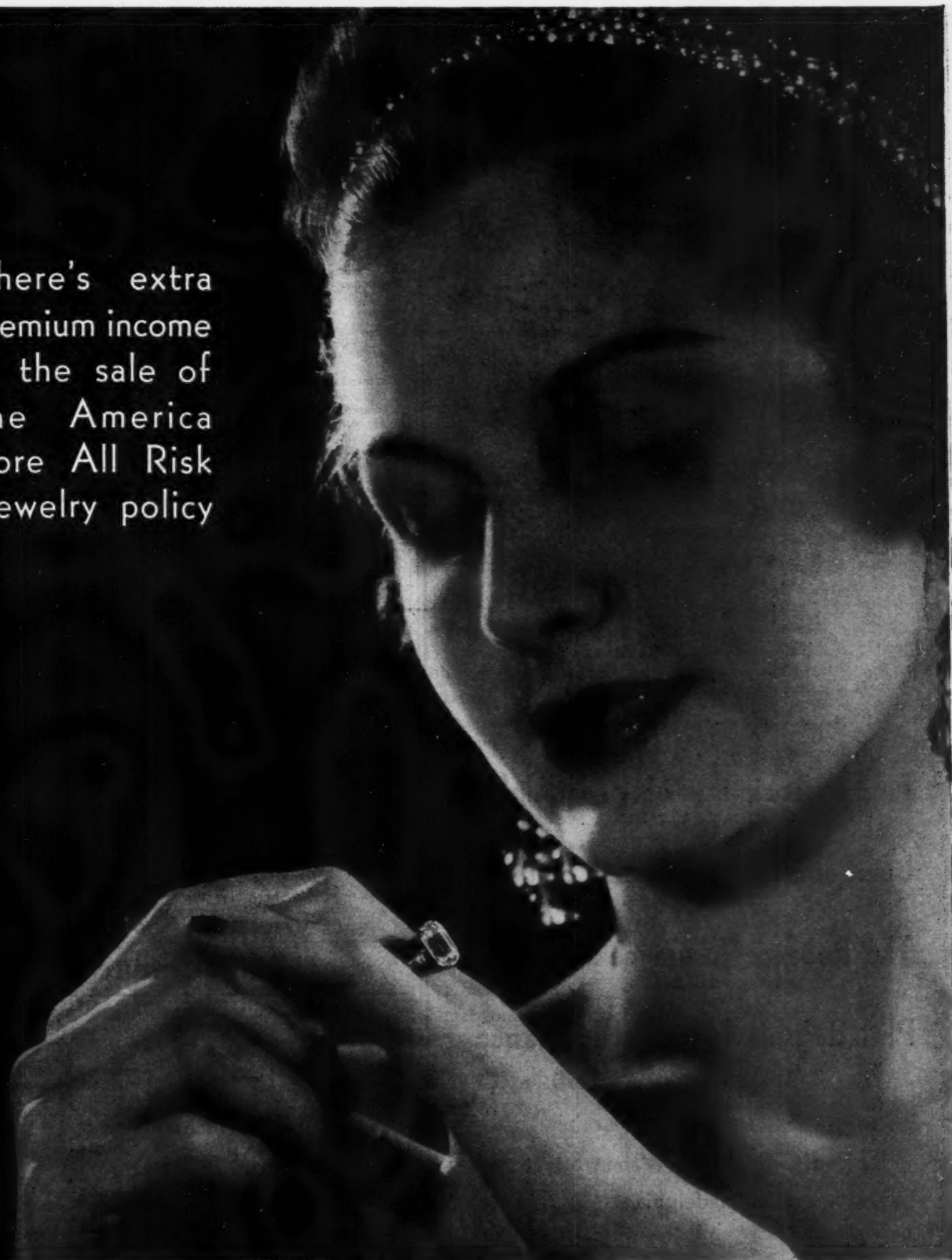
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NEW YORK CITY



There's extra  
premium income  
in the sale of  
the America  
Fore All Risk  
Jewelry policy



### *America Fore Insurance*

THE CONTINENTAL INSURANCE COMPANY  
AMERICAN EAGLE FIRE INSURANCE COMPANY  
FIDELITY-PHENIX FIRE INSURANCE COMPANY  
FIRST AMERICAN FIRE INSURANCE COMPANY

*Eighty Maiden Lane,*



### *and Indemnity Group*

NIAGARA FIRE INSURANCE COMPANY  
MARYLAND INSURANCE COMPANY OF DELAWARE  
THE FIDELITY AND CASUALTY COMPANY

BERNARD M. CULVER, President  
FRANK A. CHRISTENSEN, Vice-President

*New York, N.Y.*

NEW YORK

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# INSURE ON PRESENT DAY VALUES

Since 1933 the average cost of building materials and labor has increased country-wide approximately

## 30%

**Fire Association of Philadelphia**

ESTABLISHED 1817

**Lumbermen's Insurance Company**

ESTABLISHED 1873

**The Reliance Insurance Company**

ESTABLISHED 1841

**Philadelphia National Insurance  
Company**

**Head Office, 401 Walnut Street  
Philadelphia**

**OLD LINE STOCK FIRE, MARINE AND  
AUTOMOBILE INSURANCE**

## Business Development Work Is Praised by Swadener

**Indiana President Gives Annual  
Report—Recommends Connecti-  
cut Part Time Plan**

Business Development work was characterized as the outstanding accomplishment of the Indiana Association of Insurance Agents by President Dean H. Swadener in his annual report to the convention in Indianapolis. The Business Development program has unlimited possibilities for education and profit to members and this activity by the association and field men has contributed greatly to the 25 percent increase in membership during the past year, as it has made agents realize the importance of organization work, said Mr. Swadener.

Although the Indiana insurance department approved the retrospective compensation rating after the Indiana association disapproved it, the step was taken only after due consideration and allowance of sufficient time for agents to present arguments.

A reserve fund for legislative and public relations expenses has been established and further contributions were urged by Mr. Swadener, so that the association will be able to employ competent counsel in order to protect insurance interests during the legislative years.

### Expects Rural Increase

The rural agents committee, in charge of C. W. Owens, has been working with the National association committee, and these activities should result in a large increase in membership of agents in smaller communities.

Indiana is seeking the mid-year meeting of the National Association of Insurance Agents in 1938, when the association will celebrate its 40th anniversary, said Mr. Swadener.

The regional district plan has worked successfully under the direction of regional vice-president, said Mr. Swadener. He suggested that this activity be under the direct supervision of the vice-president of the Indiana association so as to give the regional officers the assistance they deserve.

In considering the part time agent's problem, Mr. Swadener commended the Connecticut plan, by which the insurance department contacts the employers of part time agents, asking them if the

## Davenport Firm Is Honored by Many Notables

DAVENPORT, IA.—Sixty representatives of insurance companies assisted Fred L. Waterman and H. G. Lohmiller in celebrating the 25th anniversary of their agency, Waterman & Lohmiller, here.

In commemoration of the event the firm announced that R. H. Waterman, a nephew of the senior member, and Miss Ida Trauffer, office manager, had become members of the firm. Associates are P. S. Irvine and G. W. Scott.

Mr. Waterman wrote his first insurance policy in 1912 and in 1917 Mr. Lohmiller joined him. With the exception of the purchase of one small agency, the business has grown through their own efforts and those associated with them in business. Mr. Waterman presided at the banquet.

### Out of State Guests

Present from out-of-state were: E. A. Henne, vice-president America Fore; Harry Casper, New York, U. S. manager Eagle Star; G. W. Holton, vice-president of the Connecticut Fire; G. H. Maloney, vice-president Hartford Accident & Indemnity; Ivan Escott, vice-president Home; E. W. Hotchkiss, assistant U. S. manager, Royal; J. H. Macfarlane, secretary, America Fore, Chicago; John C. Hyde, western manager, Hartford Accident & Indemnity; P. C. Lewis, western manager, American Employers; R. D. Searles, manager, Fidelity & Deposit; A. F. Powrie, western manager, Fire Association; S. H. Quackenbush, manager Westchester Fire; F. J. Powers, branch manager of the Iowa Insurance Service Bureau.

employe engages in the activity with their approval, and whether the employe can get away from his regular work at any time to service his insurance accounts. Unless the employer is agreeable license is not issued. The establishment of a similar policy by the Indiana insurance department was recommended by Mr. Swadener.

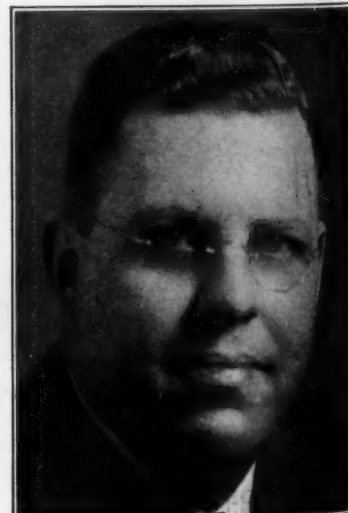
Louis Goetz, 64, local agent at Cadott, Wis., director and treasurer of the Eagle Point Mutual Fire and a director of the Wisconsin Tornado Mutual, died suddenly from a heart attack.

**Get Right to the Point**—answers 345 questions every agent faces. \$1 from National Underwriter.

## Indiana Agency Leaders



ROSS E. COFFIN, Indianapolis



DEAN H. SWADENER, Mishawaka

D. H. Swadener, secretary and manager of the First Insurance Agency of Mishawaka, retires this week as president of the Indiana Association of Insurance Agents which he has served with distinction. His successor is Ross E. Coffin of Indianapolis, who is treasurer of the potent Gregory & Appel office there.



## VIEWED FROM NEW YORK

By GEORGE A. WATSON

### SEEKING FLOOD INSURANCE

It seems that in some of the sections involved in the flood in the Ohio river valley those having goods in warehouses carried marine insurance as well as fire insurance, their policy being written under an inland marine form. This resulted in a goodly amount being paid out in flood losses to those having such policies. The warehouses or storage places where these goods were kept were supposed to be far out of the possibilities of flood. However, more territory was involved than ever before and hence these buildings were inundated or partly so. Owing to the experience of last spring there has been quite a movement on part of those having goods stored in warehouses that may be regarded in danger zones to try to get similar coverage. Underwriters, therefore, are watching this matter very carefully. They have secured maps of the flooded region and are inspecting the property to reach some conclusion as to what may happen in the future.

### CHRIS CAGLE LOOKS LIKE WARRIOR

Chris K. Cagle, the former famous football player who is now connected with the brokerage department of America Fore in New York, suffered severe bruises about the face while refereeing a game at Princeton between the Yale and Princeton 150-pound aggregations. He was inadvertently kicked by one of the players.

### CURRAY ON EASTERN TRIP

Roy E. Curray, president of Inter-Ocean Reinsurance, is in the east for his annual visit. Alonzo Church, vice-president in charge of the New York office, has been confined to the hospital for the last few days with a minor complaint. His doctor advised hospitalization since Mrs. Church is visiting in New Orleans. Mr. Curray expects to be in the east until Thanksgiving.

### CREDIT GROUP HAS SESSION

A meeting of the insurance group of the National Association of Credit Men was held in New York last week. D. C. Campbell, head of the credit department of the western department of the America Fore, presided as chairman of the group. W. Owen Wilson of Richmond, Va., representative of the National Association of Insurance Agents in the group, attended. W. E. Mallalieu, general manager National Board, has been elected chairman of the governing board.

### NEW YORK EXCHANGE ELECTS

The New York Fire Insurance Exchange has elected N. S. Schroeder as chairman of its executive committee. S. T. Perrin is vice-chairman. W. F. Dooley, Continental, was elected a member of the executive committee, succeeding H. E. Maxson of the same company, who is retiring from business. Mr. Dooley also was appointed a member of the central bureau committee to complete the term of Mr. Maxson. The arbitration committee elected S. T. Skirrow as chairman to succeed G. F. Neiley, who, it is understood, requested to be relieved of the pressure of chairmanship duties, although he will continue as a member of the committee.

The election was held at a monthly meeting. Tribute was paid E. P. Boone by the executive committee whose recent death ended 32 years of service with the exchange.

Rates and rules were adopted covering contractor's interest in improvements

### OPPORTUNITY

Wanted Man not over 35 years of age with experience in Automobile and Inland Marine underwriting. All applications will be treated strictly confidential. Write giving complete details, experience, references, etc.

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and alterations and furniture and fixtures; also extension of multiple location risk coverage to consequential damage in clothing manufacturing risks not owned or controlled by the assured. A penalty of \$4,354 was levied against the Phoenix Assurance by the arbitration committee which held that the company had paid excess agency compensation to the Hatton & Doyle agency, Brooklyn. The committee assessed the agency \$2,237 on the ground that it had received excess agency compensation and violated the premium payment rule.

The exchange approved amendments to the agreement dealing with the eligibility of executive committee members to vote; with estimates of amounts of insurance to be carried and appraisals and with uncollected premiums. It was re-

ported that the Seaboard of Baltimore had signed the exchange agreement.

### EXAMINERS TO HEAR FLEMING

T. Alfred Fleming, conservation supervisor for the National Board, will address the meeting of the Fire Insurance Examiners Association of New York next Tuesday evening on "Chemical Changes in Manufacturing Processes" and "Some Ideas on Air Conditioning."

### PINK TALKS ON HOUSING

Superintendent Pink of the New York department was a speaker at the New York Housing Institute meeting here last week. Mr. Pink, who is also chairman of the state housing board, said that money intelligently spent on slum clearance and low cost housing is not mere pump-priming but a permanent social and economic investment which will return dividends not only in health

and happiness but in money. He said that while experience has shown that intelligently planned low cost housing on a large scale cannot be hastily conceived and executed, there is nevertheless a great and unique opportunity to further the development of housing at this time in order to provide employment as well as carry out a permanent and worth while social program. He recalled that Great Britain, faced with hard times after the world war, practically built itself out of a major depression.

### Mrs. Moore Continues Agency

Mrs. John W. Moore, Brunson building, Columbus, O., will continue the agency of her husband, who died a few days ago. Mr. Moore was in the insurance business in Columbus 12 years and for the last six years Mrs. Moore was associated with him in the agency, so she is well qualified to carry on the business.

## The REINSURANCE CORPORATION OF NEW YORK

Offers facilities which permit stock fire insurance companies to maintain their net liabilities at a conservative maximum in the event of catastrophe.

### Excess of loss reinsurance of the following classes:

**AUTOMOBILE  
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and all other lines, except ocean marine, written by the stock fire insurance companies.

### Participating treaties and facultative covers of the following classes:

**FINE ARTS  
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and cargo and all other classes of inland marine risks written by the stock fire insurance companies.

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## THE EXCESS MANAGEMENT CORPORATION

116 JOHN STREET, NEW YORK, N. Y.

Inquiries from all duly licensed brokers and agents invited

## Finance Session Studies Collision Loss Control

### Cite Incompetent Adjusting Methods as Responsible for High Loss Ratio

Strong criticism was raised by members of finance companies against adjusting bureaus for staffs incompetently manned for proper settlement of ordinary losses and disposition of complicated cases. Charges were brought by members of the American Finance Conference who were organized for a group discussion on "Plans for Controlling Insurance Losses" as a part of a two-day congress in Chicago.

This was the annual business convention of the conference which is the national trade association for discount companies. The convention was held for the purpose of discussing credit and financial questions affecting the installment purchase of automobiles. Owen L. Coon, General Finance Corporation, Chicago, acting as chairman of the group discussing losses, expressly limited comments to finance members, insurance representa-

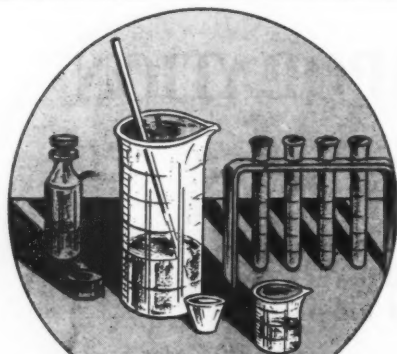
tives present not being permitted to participate.

Opinion prevailed that losses were higher on finance business because the quality of adjustment service did not produce an accurate estimate of the damages and cost of repair work. In the early days of the finance business only fire and theft insurance was required, collision coverage was optional. Influence of the dealer was then sought to assist in selling collision coverage, being offered as an inducement repair business on cars damaged by collision. Because of this setup it has been difficult for adjusters to obtain competitive bids which appears to be a custom contrary to the best interests of finance companies in furthering the reduction of collision losses. Insurance companies must take concerted action, it was brought out, and insist on competitive bidding in order to take the finance companies from "under the dealer's hammer."

### Methods of Control

Other methods brought out for controlling collision losses were more selective underwriting of insurance risks by finance companies, a clearing house for the compilation of information on assured's previous record as to losses and the use of direct mail advertising to

(CONTINUED ON PAGE 42)



*a* **SELLING** *service you*  
**can MEASURE!**

■ Our company's Business Development Department provides you—as our agent—with an insurance **SELLING** service you can **MEASURE!** For it's a service that, thru personal performance in your behalf, actually helps you get and increase specific lines of desirable business . . . By the way, ARE you one of our agents?

*Walter T. Jones*  
PRESIDENT



**KANSAS CITY** *Fire and Marine*

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## NEWS OF FIELD MEN

### Kentucky Pond Has Bulletin

**M. R. Magruder Is Managing Editor and J. E. Chittenden, News Editor of Blue Goose Publication**

The Kentucky Blue Goose has initiated a house organ in November with M. R. Magruder, managing editor of the "Insurance Field," as managing editor of the "Kentucky Honk." J. E. Chittenden of the North America is news editor. C. P. Thurman of the Continental is most loyal gander and contributes a foreword in the first issue. Mrs. Mary H. Magruder, wife of the managing editor, is editor of the women's department. The Kentucky Blue Goose has a women's auxiliary. Mrs. Frank Nelson is chairman. The meetings are held Tuesday of each month at a luncheon. It has 53 members.

### Old Timers Recognized

The first issue has a sketch of John L. Smith, state agent London & Lancashire, who has been 50 years in the field supervising Kentucky and Tennessee. His son, W. W. Smith, is state agent of the Liverpool & London & Globe and president of the Kentucky Fire Underwriters Association. Another tribute is paid to W. P. Swope, special agent of the American Eagle, who entered the insurance business in 1894 as a local agent at Owenton, continuing there until 1906 when he was appointed state agent for the Connecticut Fire. Ten years later he went with the American Eagle.

### First Line Reporters

The first line reporters of the "Kentucky Honk" are L. J. Holmgren, St. Paul F. & M.; W. W. Smith, L. & L. & G.; W. E. Clark, R. C. Wade, State of Pennsylvania; B. B. Bean, Commercial Union; R. L. Meeks, Fidelity & Guaranty Fire; T. G. Wilds, Hartford Fire, and R. E. Gleason.

The only other Blue Goose house organs, so far as is known, are those published at Seattle by the Washington pond and at Los Angeles by the California pond.

### N. J. Field Club Seeks to Eliminate Bad Practices

The New Jersey Field Club at its dinner-meeting in Newark Nov. 22 will view a moving picture showing the modern methods of alarm system, fire detection, automatic door action and fire extinguishers in the Rockwood Sprinkler Company plant. The title of the picture is "Modern Magic in Protection." Prior to the dinner the executive committee will hold a brief business session.

A bulletin has been issued by the club suggesting an "elimination of bad practices" which have prevailed throughout the state through the fact of certain "purchases for agencies and contributions which have embarrassed some of the members of the club."

The circular states in part that "many of the members had complaints on needless map purchases as well as other like matters where field men were being embarrassed by others who had started requests for gifts and other remembrances."

The matter was discussed at a recent meeting of the club and it was the consensus that no field men had the right to suggest the purchase of maps without regard for other agency companies and that the starting of contributions for miscellaneous causes without consideration of other company representatives was most undesirable—for all concerned.

The annual Christmas party of the Iowa Blue Goose will be held in Des Moines Dec. 11.

### Firestone to New Hampshire

**Rocky Mountain Special Agent of the Northern Assurance Makes a Shift in His Position**

George V. Firestone has been appointed state agent in the Rocky Mountain field for the New Hampshire Fire with headquarters in the Central Savings Bank building, Denver. He succeeds Leslie C. Stire, who died last summer and had charge of the territory for 20 years. Mr. Firestone started his insurance career with the Mountain States Inspection Bureau of Denver, later became special agent for the Liverpool & London & Globe and more recently special agent for the Northern Assurance.

### Albany Club Anniversary

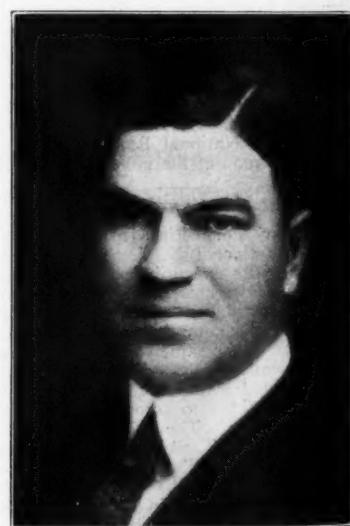
**Superintendent Pink Is Principal Speaker at Dinner Marking Twenty-fifth Year of Organization**

Superintendent Pink of New York is the principal guest speaker at the 25th anniversary banquet Friday evening of this week of the Albany Field Club.

In December, 1912, a series of meetings of special agents traveling eastern New York with offices in Albany was held at Keeler's restaurant at Albany. These meetings culminated in the organization of the Albany Field Club.

The meetings were presided over by Percy Ling who was elected the first president. Herbert E. Maxson was the first vice-president. George S. Tompkins was the first secretary and Walter C. Howe was the first treasurer. The charter members included F. F. Buell, J. B. Dacey, A. J. Halsey, C. R. Hobart, D. N. Iverson, W. W. Lenox, A. T. Lovett,

### Duck Host



**H. VERNE MYERS, Waterloo, Ia.**

The Iowa Blue Goose members enjoyed an annual duck dinner given by H. Verne Myers of Waterloo, Ia., state agent of the Security of New Haven group and past most loyal grand gander of the order, in his city. This year the ceremony was participated in by some 75 people composed of field men and adjusters. Mr. Myers had secured a speaker Professor Fuller of the State Teachers College. Next year he has put in an order for 100 ducks. He furnishes all the provender, but declines to say whether he shot the ducks or not.



H. M. Meyers, H. B. Nugent, Frederick Peters, Charles Hoyt Smith, W. C. Smith, F. D. Tuttle, R. W. Wight, L. A. Williamson.

Others who served as president were W. C. Howe, John B. Dacey, A. T. Lovett, Charles Hoyt Smith, R. H. Moore, L. C. Breed, T. C. Naulty, G. H. Brinley, R. VanVranken, R. Kelton, H. Wind, George Krank, H. Grebert, J. W. Delaney, C. A. Tillotson, L. T. Brown, J. R. Ryan, J. W. Summers, John Mosher, John Wallberg, Edwin Pond, David Davidson, Matthew Knapp, John Douglas.

The organization has carried out many constructive accomplishments and many of the men mentioned above have been promoted to official capacity and only four have died. They are Charles Hoyt Smith, L. C. Breed, T. C. Naulty, G. H. Brinley.

### Criswell to Pennsylvania

**State Agent of Automobile at Des Moines Is Transferred—Field There Is Divided**

R. W. Criswell, state agent of the Automobile of Hartford and Standard Fire for Iowa, Nebraska and South Dakota, is being transferred to Philadelphia as state agent for eastern Pennsylvania. He will leave Des Moines the middle of December to spend a short time at the home office in Hartford and will assume his new position Jan. 1.

Mr. Criswell is a native of Topeka, Kan., and received his grade and high school education in Denver. He began his insurance career in 1917 with the old Rocky Mountain Fire Underwriters Association. In 1924 he went with the Kansas Inspection Bureau at Topeka and Wichita, remaining in Kansas until 1928. He then went with the Automobile and Standard as special agent in Oklahoma and Kansas, with headquarters both at Tulsa and Topeka.

He went to Des Moines as state agent for Iowa, Nebraska and South Dakota in January, 1932. He will take charge of the eastern Pennsylvania field pending the recovery of State Agent W. M. Ryan of Philadelphia and State Agent M. A. Pellett of Pittsburgh, both of whom are ill and confined to hospitals.

The Iowa-Nebraska territory will be assigned to Milo Miller of Waterloo, Ia., who, as state agent, will supervise the field activities of the Automobile and Standard in addition to the Iowa Fire. He will be assisted by Special Agents Jay Smith and O. O. Wolfe. The South Dakota field men will be assigned to State Agent A. R. Lofgren of Minneapolis.

Mr. Criswell and Walter Harvey, state agent Great American, who goes to Wisconsin as state agent there, will be honored at a farewell dinner to be given by Iowa field men Nov. 26 in Des Moines.

### Indiana Hard Times Party

The Indiana Blue Goose is planning a "hard times party" for Dec. 4. Notices have gone out to the homes of the members, with plenty of misspelling and printed on butcher-shop wrapping paper. Members are warned against wearing "neckties, boiled shoits, shined shoes or creased pants," and for the wives, "youse gals better not come over in an evenin' gown, silk stockings, and no puttin' on de dog wida \$10 dress (no masks)." In addition to "cider and donuts" music is promised "wit some shufflin' cards (a prize or two) and some reel good feller-ship."

### Montana Program Started

The Montana Special Agents Association held its first education meeting at Helena. It proved to be very interesting and was well attended by agents from Helena and surrounding towns. It was in charge of Special Agents J. W. Martin, Great American, and Malcolm McLelland, North B. & M. Talks were given by Special Agents John Pratt,

George Newlon, Phoenix Assurance, and Ray Culver, Fireman's Fund. Another meeting will be held at Missoula Nov. 18.

### Preston Wisconsin Secretary

Herbert Preston, Crum & Forster, Milwaukee, has been named secretary-treasurer of the Wisconsin Fire Prevention Association, it is announced by President Nelson Lane. Mr. Preston succeeds George Peacock, Agricultural, who assumed the position at the annual convention at Elkhart Lake this summer when C. R. James, Aetna Fire, decided to retire from the position after long service.

### J. G. McHale to Minnesota

John G. McHale has been named associate state agent in Minnesota for the New York Underwriters. He fills the vacancy created by reason of the leave of absence granted State Agent C. H. Ludwig because of ill health. Mr. McHale has heretofore been located in St. Louis as special agent in southern Illinois and has been prominent in Illinois field affairs.

### H. L. Petrey Appointed

H. L. Petrey has been appointed special agent of the Central Manufacturers

Mutual of Van Wert, O., in Virginia, District of Columbia, North Carolina and Tennessee, making his headquarters for the present in Cincinnati. He attended the University of Tennessee and University of Kentucky. A. C. Fairy, who has been special agent, goes with the Dillard Insurance Agency of Asheville, N. C.

### Paul Breen Resigns

Paul Breen of Nashville, state agent of the New Hampshire Fire and Granite State in Tennessee, has resigned. General Agent W. G. Shipe of Chicago will be in Tennessee this week looking over the talent for a successor.

### Alabama Mid-Year Splash

BIRMINGHAM, ALA.—The Alabama Blue Goose held its mid-year splash here with an attendance of more than 100 including a delegation from Georgia led by Bockover Toy, deputy most loyal gander, and one from Mississippi led by J. L. White, deputy most loyal gander. Cliff G. Key, most loyal gander of the Alabama pond, presided at the business session, which was followed by a banquet and dance.

The newly formed ladies' auxiliary also held a business session at which a constitution and by-laws were adopted.

A bridge luncheon followed. Mrs. Sam Boykin of Birmingham is president; Mrs. W. H. Hackney, Montgomery, vice-president, and Mrs. Frank Davies, secretary.

### Inspections Scheduled

Inspections scheduled by the various state fire prevention associations in the middle west include Beaver Dam, Wis., and Clifton, Kan., on Nov. 18, and Fairbury, Neb., Dec. 8.

At the recent inspection of Bryan, O., by the Ohio Fire Prevention Association, speakers were Jay Thompson, head of the Toledo Safety Council, and J. Burr Taylor, Western Actuarial Bureau, Chicago. At Ripley, O., Paul Bowers, Western Adjustment; W. W. Waters, Ohio Farmers, and P. F. Conley spoke.

### Chinese Consul Is Speaker

P. P. Sun, deputy consul of China, spoke at the luncheon meeting of the San Francisco Blue Goose Nov. 15 on "The Far Eastern Crisis." R. J. Mayle, secretary-treasurer Pacific National Fire, was chairman.

### N. J. Special Agents' Meeting

The New Jersey Special Agents' Association, of which H. W. Wittich is president, will hold its final meeting of

## 70% Is "Passing"

In the course of a year we devise nearly 2,500 individual sales campaigns for our Agents, and seven out of every ten reports we receive are successes. Experience shows that our Sales Service has passed the test!

If you follow our recommendations completely we can guarantee you an even better chance of succeeding, because our Sales Plans are based on the experience of successful Agents. The few who fail are those who become sidetracked for some reason, or who neglect some important phase of our plan.

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THE AMERICAN GROUP, NEWARK, N. Y.

Fire Companies

THE AMERICAN

THE COLUMBIA FIRE

DIXIE FIRE

the year in Newark Dec. 6. An unusually large attendance is expected.

#### Ohio Meetings Dec. 6-7

The Ohio Fire Underwriters Association will meet Dec. 7. The Ohio Blue Goose is arranging for a party Dec. 6.

#### Sues Airline for Negligence

In an action filed in federal court in South Dakota, the Alliance, Mercantile, National Union, Phoenix of Hartford, and Providence Washington are suing the Hanford Airlines, Kansas City, for \$15,500. This amount was paid by the insurers to the Hanford Tri-State Airlines for the loss of the airplane hangar in Union County, S. D., Jan. 20, 1937. The companies charge the fire was caused by negligence on the part of employees, in that a fire-pot was exposed with a naked flame in the hangar, causing the fire. The unprotected flame was left in close proximity to the fuselage and wings of an airplane in the hangar. The insurers allege that this constituted negligence, because of the inflammable nature of the exposed airplane, whose tank was filled with gasoline.

Miss Minnie Kiley, head of the Kiley agency, Edina, Mo., is recuperating from a major operation at the Quincy, Ill., hospital.

### Woman Special in Wisconsin Making a Notable Success

So far as is known, there is only one woman special agent of a fire insurance company that is actually traveling in the field, visiting agents and carrying on the work in the regular way. Mrs. Helen D. Chapman of Tomahawk, Wis., succeeded her husband, the late Cyrus R. Chapman, as special agent for the Millers National in that state. Mr. Chapman died some months ago and the Millers National sounded out some of its leading agents in the state to get their reaction toward Mrs. Chapman continuing the work that her husband had laid down.

#### Trained in Insurance

Mrs. Chapman acted as her husband's secretary and looked after the mail when he was in the field. In fact, she conducted his office in a very intelligent manner. It might be said that she served as his assistant at least from the office standpoint and frequently answered correspondence herself. For a

number of years she was the "counter man" and examiner in the Chicago local office of the Liverpool & London & Globe and, therefore, was well trained in the business. She graduated from Northwestern University with highest honors, being valedictorian of her class in 1913. She was principal and taught mathematics in the Waukesha, Wis., high school. During the world war she had the distinction of holding the rank of first lieutenant in the United States Army and was stationed at Ft. Sheridan. She was in charge of rehabilitating returned soldiers who had been gassed and wounded.

Mrs. Chapman makes regular agency trips and the head office finds that she is a most successful collector. Her work is highly commended. She keeps her field in good form, makes inspections and carries on the activities in a most efficacious way. Mrs. Chapman has four children. The Chapman home is a few miles out of Tomahawk, in a beautiful environment. Her husband celebrated his 25th anniversary with the company last June.

Miss Katherine Mitchener, daughter of C. C. Mitchener, Marianna, Ark., secretary Arkansas Association of Insurance Agents, was married there to Gordon S. Rather of the Rather & Beyer agency, Little Rock.

## CHICAGO

#### BERGER HEADS BROKERS

C. A. Berger, one of the leaders in the Insurance Brokers Association of Illinois, was elected president by the directors, succeeding R. M. Redmond. Mr. Berger has been in the insurance business since 1900, at first having been manager for the insurance department of a bank and then for a real estate office of Chicago. Since 1909 he has been a broker. For several years he has been a vice-president of the association, member of the executive committee and chairman of the grievance committee. He is a man of integrity and influence and one of the most successful brokers of Chicago. Three vice-presidents were reelected: J. A. Mudd, Jr., Gail Reed and J. J. Monahan. New vice-presidents elected are C. J. Nolan and Joseph Schwartz. Three new directors also were named: P. L. Moreno, F. C. Mercer and R. H. Johnson. Plans for the "gold rush" party to be held at the Sherman Hotel early in December were discussed. Mr. Mudd is president of the National Association of Insurance Brokers. J. C. Shepherd was reelected treasurer and Angus Chassells, reelected secretary. Retiring President Redmond, who is in ill health, left last week for Macon, Ga., where he will winter. He is suffering from a nervous breakdown.

The Insurance Brokers Association has done a splendid piece of work, has built a solid foundation, has done much to assist its members and has stood for what it believes to be right. The officers and directors are all high class men.

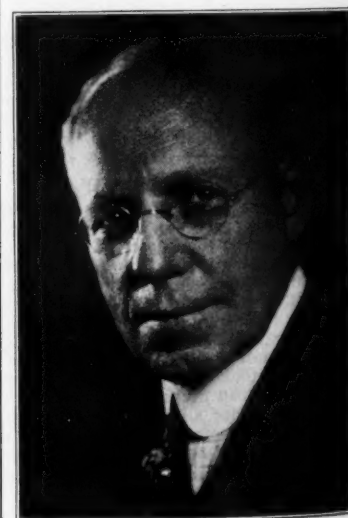
#### KELLY GOES TO NEW YORK

J. M. Kelly, Jr., transit underwriter for Chubb & Son, has been transferred to New York. A farewell luncheon was held for him, attended by the Chicago staff.

#### HOME OF NEW YORK DINNER

An attendance of about 230 is expected at the dinner to be given at the Drake Hotel in Chicago Thursday night by President H. V. Smith, Vice-president Ivan Escott and Secretary Leonard Peterson of the Home of New York group, for the employees of all departments of those companies in Chicago, including the farm department, and also fieldmen from several states who will

### Fifty Years



W. S. FOSTER

W. S. Foster, who retired as associate manager of the North America in the west, will give the chief address before the Chicago Association of Fire Insurance Examiners Thursday night of this week, it being managers' night. He will speak on "A Half Century of Fire Insurance."



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Since 1849

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MICHIGAN FIRE & MARINE INSURANCE COMPANY . . . DETROIT, MICH.  
NEW ENGLAND FIRE INSURANCE COMPANY . . . PITTSFIELD, MASS.



be attending the hail conference in that city.

#### J. W. MASON ON CHICAGO VISIT

Jarvis Woolverton Mason, who went with National Fire of Hartford as advertising manager on Oct. 1, is visiting the western department of his company this week, getting acquainted with the personnel. Previously Mr. Mason was advertising manager for London Assurance and did some outstanding work.

[A tabulation of Chicago fire premiums is shown on page 47.]

## COMPANIES

### Frank Cohen Gets Control

#### Atlantic City Company Control Is Purchased by New York Operator and His Associates

The Fidelity Insurance Company of Atlantic City, N. J., has been purchased by Frank Cohen and associates of New York City. Among the present directors are some well known Atlantic City local agents. They are Frederick Hickman, vice-president of C. J. Adams Company; Edward E. Seeler, head of Seeler Company, who is secretary of the Fidelity; Harry L. Seeler, member of the firm of Seeler & Co.; John R. Siracusa, president Siracusa Company, and George A. Elvins, president of the Harris Company agency. There will be a change in directors at the next meeting.

#### Financial Statement

The company writes only in New Jersey. Its assets are \$489,165, premium reserve \$17,958, capital \$200,000, net surplus \$267,468. Its net premiums last year were \$15,036, total income \$30,763, losses \$2,258, total disbursements \$34,162. Its incurred loss ratio was 15.1 percent, underwriting expense 122.1 percent.

Mr. Cohen has been a spectacular figure in the field of insurance, his most recent venture being the Commonwealth Mutual Liability of Boston, which the insurance commissioner threw into the hands of a receiver and the resulting hearings before a legislative committee brought out a number of accusations. The legislative committee claimed that Commissioner DeCelles threw the company into receivership too soon and attempted to block Mr. Cohen, who was trying to rehabilitate it. Mr. Cohen was one of the backers of the Lloyds Casualty, which later became the Lloyds Insurance Company of America of New York, which was taken over by the New York department for liquidation. He also figured in the old Federal Surety of Davenport, which failed. The Detroit Fidelity & Surety was taken over by the Lloyds and Mr. Cohen was a factor in that, as well as the General Casualty of Detroit and General Indemnity of Rochester, N. Y. It is also understood that Mr. Cohen and his interests in connection with the Fidelity Insurance Company are the purchasers of the Reserve Loan Life of Indianapolis.

#### Report on Seattle Companies

The Washington department has made its report on the First National of Seattle, running mate of the General, as of July 1, showing assets \$445,078, capital \$250,000, net surplus \$194,646. All policies are automatically reinsured in the General. The General as of July 1 showed assets \$12,771,735, premium reserve \$5,336,306, capital \$1,000,000, net surplus \$5,197,667.

#### Raitt Is Orient Secretary

Kenneth F. Raitt, assistant secretary, has been elected secretary of the Orient of Hartford, succeeding the late A. H. Murphy. He was formerly with the New Hampshire and Iowa insurance de-

partments. He joined the Orient in 1918 as chief accountant.

#### New Aetna Fire Director

Judge George H. Day, Jr., member of the law firm of Shipman & Goodwin, Hartford, has been elected a director of the Aetna Fire and its affiliates. His father died in 1907.

#### Robertson Zone Manager

Commissioner Read of Oklahoma, chairman of the examination committee of the National Association of Insurance Commissioners, has appointed G. A. S. Robertson of Missouri as manager of Zone No. 3 to fill the vacancy caused by the retirement of R. E. O'Malley. He will serve until the mid-winter meeting in New York, when new zone assignments will be made.

Guy E. Thompson of Little Rock, who was a former president of the Arkansas Association of Insurance Agents and at one time was special agent in Arkansas for the G. I. Meyers & Co. general agency of Memphis, died the other day. He was president of the Guaranty Federal Savings & Loan Association. One son, Guy E. Thompson, Jr., is manager of the Thompson Insurance Agency of Little Rock.

### London & Lancashire Chief Optimistic on World-Wide Outlook for Insurance

HARTFORD—The outlook for general business, and for the insurance business specifically, is "pretty bright" in the opinion of A. S. Rogers, general manager London & Lancashire, nearing the end of a five-week inspection of branches in Canada and the United States.

In England, Mr. Rogers says, there has been a steady improvement in trade, and one not entirely based on armament, although that has been a contributory factor.

"Shipping people are feeling better," he said, "although we always look forward to a revival of international trade as we once knew it. That does not seem probable yet awhile, since the trend toward national self-sufficiency continues in countries less dependent on such commerce than England."

Regarding the danger of widespread conflict, Mr. Rogers was not perturbed, feeling that "we have got over so many difficulties in the recent past that I can't imagine things being allowed to get out of hand now. I feel we are in competent hands on this score."

The insurance business, he said, is

feeling, with the usual lag, the uptrend of general business. Loss experience in the United States, below the generally-accepted normal in recent years, "we have not expected to last at this level, and with recent rate revisions, it probably won't on fire lines."

No excessive marine losses have been experienced due to the Spanish or Chinese troubles, he said, rates having been adjusted continuously to meet the situation.

"The insurance business, from a world-wide standpoint, and not referring to the United States at all," Mr. Rogers said, "is most concerned about legislation, such as that in Mexico, which is hindering or destroying the stable institution insurance companies have built up, one essential to the proper conduct of business and industry."

"However, so far as this country is concerned, the situation is well illustrated by the cordial relations existing between the domestic and the foreign companies," Mr. Rogers declared.

Lawrence Griffith of Ripley, O., has resigned as an agent of the Western & Southern Life to engage in general insurance business.

K. H. Jung, for some years with the Missouri Inspection Bureau, has joined the staff at the Topeka office of the Kansas Inspection Bureau.



## THE WHOLE IS EQUAL TO THE SUM OF ITS PARTS

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new-fashioned service, as attested by the success of

its agents; and one-third fair treatment, the priceless

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## EDITORIAL COMMENT

### National Association's Executive Committee

THE NATIONAL ASSOCIATION OF INSURANCE AGENTS has announced the personnel of its executive committee, headed by W. H. MENN of Los Angeles, chairman, who was elected at the annual convention in Dallas. The committee is appointed by the chairman with the approval of the president. W. OWEN WILSON, the immediate past president, according to precedent becomes a member of the committee and there are three new men in the cabinet, they being SIDNEY O. SMITH, Gainesville, Ga., JAMES M. CROSBY, JR., Grand Rapids, Mich., and R. W. FORSHAY, Anita, Ia.

It is unnecessary to say that SIDNEY SMITH can hardly be counted a new member. He has been off the committee for a year owing to the exigencies following the hurricane that razed the business section of his city in the spring of last year. He has been one of the wheel horses in the National association as well as in the Georgia body, a man endeared to his friends. His return to the committee will be received with gratification by the members and puts him in line for the chairmanship next year. He is regarded as the logical man for that position.

Mr. CROSBY has proved a constructive and resourceful president and worker

in the Michigan body. Young, vigorous and constructive, he brings to the committee a fresh viewpoint and the vitalizing energy that is found in the Michigan body.

Another man who has come to the front because of his energetic and faithful work is Mr. FORSHAY, who has led the very important movement to bring the rural agents into the organization by affording them some practical benefits that pertain particularly to agricultural communities.

The executive committee exerts a powerful influence in the administration of the National association. Those who remain have been in training. They are all men of ripe experience whose work has merited the acclaim of the members.

KENNETH H. BAIR of Greensburg, Pa., former president, retires to make way for Mr. WILSON. A. B. DUNBAR of Omaha and CHET V. DAVIS of Sheridan, Wyo., who have been very useful to the committee, retire with the satisfaction of having done a fine piece of work. Naturally their interest continues unabated and having had experience on the committee they will be most important factors in the National body and in their respective state organizations throughout the country.

### Florida Leads Educational Procession

FLORIDA has certainly been a herald along practical educational lines insurance-wise and its course can well be used as a model in other states. Last summer under the auspices of the UNIVERSITY OF FLORIDA, a school was conducted at CAMP ROOSEVELT for three or four days. Men went there to go to school and they led an intensive life while in the school. The speakers dealt in a very practical and helpful way with insurance in its every day aspects. Now the

FLORIDA INSURANCE AGENTS ASSOCIATION is inaugurating a district short course in insurance, the first having been begun Monday. This course runs through Friday of this week. If it is successful and sufficient interest is manifested similar schools will be conducted in other important points in the state. Local agents, field men and others can be stimulated, helped, inspired and enlightened by schools of this character.

### Mr. Lott Is Now 73 Years of Age

How old is EDSON S. LOTT? That is one of the mysteries of the casualty business. At least it was a mystery until a week or so ago when Mr. LOTT was asked the question point blank by THE NATIONAL UNDERWRITER. He answered frankly and without hesitation that he is 73.

Other searchers for the truth, however, apparently have pursued less direct methods of research. On the assumption perhaps that they would be withered for their impertinence they have avoided meeting the issue squarely and asking the principal. The indirect approach has turned up answers at variance with that which THE NATIONAL UNDERWRITER procured. One

school, employing the procedure of Bouillan algebra, places Mr. LOTT in his 79th year. Another group, by some devious method, arrives at age 81.

At the magnificent birthday testimonial dinner for Mr. LOTT in New York last week the issue was regrettably clouded. FREDERICK RICHARDSON, United States manager of GENERAL ACCIDENT, who had been assigned to explore the whole question, announced that he had conducted what is customarily referred to as an exhaustive survey, and had discovered that the guest of honor is 79.

A. DUNCAN REID, president of GLOBE INDEMNITY, who was toastmaster at the

function, on the other hand, without disclosing his evidence, announced that he belongs to the age 81 school of thought.

The inscription unfortunately on the

silver cup that was presented to Mr. Lott at the dinner refers to him as being 83 years of age.

As a matter of fact Mr. LOTT is 73.

### E. A. St. John in His Personal Relations

EDWARD A. ST. JOHN, vice-president of the NATIONAL SURETY, who died recently, came into the business without any experience or knowledge concerning suretyship. He had been a very successful salesman and sales manager. He possessed sales instincts and he was endowed with a personality that was gracious and winning. Mr. ST. JOHN'S cordiality was not feigned. It was not unnatural. He had a distinct liking for people and enjoyed their conversation.

His career exemplified what can be done by a man possessing good, sound judgment and applying the rules of what might be called "horse sense" to the administration of any business. He may not be recalled so often for any great accomplishments in the professional aspects of suretyship as he will be an administrative officer possessing a high heart and ingratiating himself into the affections of those who knew him. The insurance fraternity has lost a man of character.

## PERSONAL SIDE OF BUSINESS

In Minneapolis C. R. Brackett is known best as an insurance man associated with the Phelps & Co. agency. But out in the state he is recognized as a successful breeder of Jersey cattle and the other day a large group of Jersey breeders journeyed out to the Brackett farm at Long lake to inspect the herd there. The occasion was the annual meeting of the Minnesota Jersey Cattle Club.

President F. W. Sargeant of the New Hampshire Fire has been visiting the Chicago sector for some days, accompanied by Mrs. Sargeant. When he sojourns there he stops at a hotel in Evanston and commutes back and forth to the city.

One of the features of the convention of the United Daughters of the Confederacy in Richmond, Va., was the presentation of crosses to Spanish-American and World war veterans. One of the recipients was E. E. Goodwyn, Emporia, Va., past president of the Virginia Association of Insurance Agents, who served as a regimental commander overseas during the World war and is now a brigadier general in the Virginia national guard.

Cheney Prouty, Jr., local agent in Kansas City, Kan., has been named chairman of the United States Junior Chamber of Commerce membership committee for Kansas. He is first vice-president of the Kansas Junior Chamber and past president of the Kansas City, Kan., group.

Albert K. Stebbins, 62, widely known Milwaukee insurance attorney and member of the firm of Bloodgood, Stebbins & Bloodgood, died there. He was active in the International Association of Insurance Counsel.

While in Hollywood last week F. S. Dauwalter, manager Business Development Office, who was one of the principal speakers at the convention of the California Association of Insurance Agents, renewed an old friendship. L. L. Brown, division manager of the National Automobile Club in southern California, and Mr. Dauwalter attended the same high school in Booneville, Mo., and this was their first meeting since

those days when they were developing their forensic abilities, both serving as members of the debating team of their school.

The field men in the local agency of O. S. Morse & Son at Janesville, Wis., will tender a dinner Thursday evening of this week to the senior member of the firm on the occasion of his 70th birthday anniversary. R. L. Morse, the son, is associated with the office. It is one of the important agencies in the section and was established in 1899. In addition to the field men, some of the managerial talent will be on hand.

Guy E. Torrey, 50, senior member of the Fred C. Lyman & Co. agency, Bar Harbor, Me., died following a sudden heart attack. He graduated from the University of Maine in 1909 and immediately entered the Lyman agency. He was formerly on the governor's council and was a past president of the Maine Association of Real Estate Men, past vice-president of the New England Council and a director of the Maine Chamber of Commerce.

D. H. Dresser of Chicago, assistant manager of the western department of the National Fire of Hartford, is spending a vacation at Hot Springs, Ark.

W. T. Mendell, son of J. M. Mendell, Pacific Coast manager of the London Assurance, has announced his engagement to Miss Elizabeth Ayres Tweedy of London. Young Mr. Mendell is now in Venezuela with the Caribbean Petroleum Company, following graduation from Stanford University and post-graduate work at the school of mines of London University. The marriage will take place in New York the latter part of January.

Norman Bagley, Lloyds of London, was in Kansas City with Mrs. Bagley visiting Cliff C. Jones of R. B. Jones & Sons.

W. H. Harrigan, owner of the J. F. Murphy Company agency, Niagara Falls, N. Y., established in 1885, died suddenly. He had suffered from a heart ailment for some time and for several years has been forced to curtail his activities. He was for years a director of



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the Excelsior of Syracuse. R. C. Hosmer, president of the Excelsior, attended the funeral.

George W. Graham, Jr., western Ohio state agent for the New York Underwriters, Cincinnati, was bereaved by the death of his son, Meredith S. Graham, 23, who was killed in action at Brunete,

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Spain, near Madrid. Meredith was a first lieutenant in the Abraham Lincoln battalion of the Spanish Loyalist forces. He had done commercial art work in New York and enlisted for service in Spain early in the summer. Mr. Graham received a report that his son had been killed several months ago but only recently received confirmation from the United States Department of State.

Ed. L. Haskell, president and treasurer of Hamblin, Munz & Haskell, Oneida, N. Y., died there. His firm is one of the oldest in that part of the state, having been established in 1890.

Martin Mullally of the Campeau, Mullally, Meier agency, Muskegon, president of Michigan Association of Insurance Agents has been elected president of the Century Club there.

L. L. Gwaltney, Jr., Montgomery, former deputy Alabama insurance commissioner, is recovering from head wounds inflicted by two robbers.

### Illinois State Chamber Makes E. A. Olson Head of Insurance Division

E. A. Olson, president Mutual Trust Life of Chicago, has been appointed chairman of the insurance division of the Illinois chamber of commerce according to an announcement just made by Omar H. Wright, president. Mr. Olson, widely known in insurance and legal circles, becomes the third chairman in five years to handle the insurance program of the state chamber as it applies to the general business welfare of the state. H. A. Behrens, president Continental Casualty and James Kemper, president Lumbermens Mutual Casualty, predecessors of Mr. Olson in the appointment, handled the details of a commendable and successful effort to secure divorcement of the insurance division from the department of trade and commerce, cooperating with the insurance industry in strengthening and enforcement of existing insurance laws and, during the past three years, the acceptance of a workable insurance code which is considered to be of major importance in the development of the insurance industry in Illinois.

Under Mr. Olson, the insurance division is expected to consolidate the program of the past few years, extend full cooperation in publicizing the importance of the code to the general public and assist in insuring a continuation of businesslike and honest enforcement of these laws. Projecting the insurance industry of Illinois to the highest possible peak of reputation and efficiency is the objective of the Illinois chamber of commerce.

### Change in Headquarters Staff

NEW YORK.—Henry T. Davidson, assistant treasurer National Association of Insurance Agents, is retiring after almost 16 years of service. He will be succeeded by W. E. Wilson of East Orange, N. J., an experienced tax expert and accountant.

Mr. Davidson is the son of the late Andrew Davidson, who was a member of the Louisville agency of Davidson & MacPherson. His brother was one of the founders of the Courier-Journal Job Printing Company, and Mr. Davidson was treasurer of that company and of the "Insurance Field" for almost 30 years, before coming to New York.

Mr. Davidson plans to go to Louisville where he will live with his sister, Mrs. J. S. Manfull. Before his departure, the headquarters staff of the National association and the "American Agency Bulletin" will give a dinner in his honor.

Mr. Wilson was for 12 years in charge of the federal income tax department at Newark. Since then he has been in business for himself as a tax expert and accountant.

S. P. Rodgers, vice-president of the State of Pennsylvania, has been on a western trip.

## INSURANCE STOCKS

By H. W. Cornelius, Bacon, Whipple & Co., 135 So. La Salle St., Chicago, at close of business Nov. 15, 1937

	Par	Div.	Bid	Asked
Aetna Cas. ....	10	3.00*	73	76
Aetna Fire ....	10	1.60	44 1/2	46 1/2
Aetna Life ....	10	1.10*	24	25 1/2
Agricultural ....	25	3.25*	70	74
Amer. Alliance..	10	1.20*	18 1/2	20
Amer. Equitable.	5	1.80*	27	29
American (N. J.)	2.50	1.60*	11 1/2	12 1/2
Amer. Surety ....	25	2.50	38 1/2	40
Automobile ....	10	1.20*	25	27
Balt. Amer. ....	2.50	.30*	6	6 1/4
Bankers & Ship.	25	5.00	77	80
Boston ....	1.00	21.00*	530	550
Camden Fire ...	5	1.00	17 1/2	18 1/2
Carolina ....	10	1.30	21	23
City of N. Y. ....	10	1.20	18	20
Contl. Cas. ....	5	1.20*	22	23
Contl. (N. Y.) ...	2.50	1.80*	22	31
Crum & For. com.	10	.90*	22	25
Employers Re...	10	1.60	41	42
Fed. (N. J.) ....	10	1.40	35	37
Fidelity & Dep..	20	2.00	102	104
Fidelity-Phen. .	2.50	1.80*	29 1/2	31
Fire Assn. ....	10	2.50*	53	56
Firemen's (N. J.)	5	.30	8 1/2	9 1/2
Franklin ....	5	1.40*	27 1/2	29
Gen. Reinsur. ...	5	2.00	26	28
Gibraltar F&M...	10	1.40*	19	20
Glens Falls ....	5	1.60	36 1/2	38
Globe & Repub...	5	.85*	13 1/2	15
Gl. & Rut. (com.)	25		34	38
Gt. Amer. Fire..	5	1.20*	21 1/2	22 1/2
Gt. Amer. Ind...	1	.20	7	9
Halifax Fire ...	10	1.00**	23	24 1/2
Hanover Fire ...	10	1.60	30	31
Hartford Fire ...	10	2.00	66	68
Htfd. Steam Boil.	10	1.60	59 1/2	61
Home F. & Mar...	10	2.00	36	38
Home (N. Y.) ...	5	1.60*	29	30
Homestead ....	10	1.00	14 1/2	16
Ins. Co. of N. A.	10	2.50*	52	54
Kan. City F&M...	10	.30	15	20
Knickerbocker ..	5	.80	10	11
Lincoln F. (new)	5		2 1/2	3 1/2
Md. Cas. com...	1		4	4 1/4
Mass. Bond. ....	12.50	3.50	39	42
Mer. & Mfrs. ....	5	.60	8	10
Mer. Assur. com.	5.00	1.70*	42	44
Natl. Cas. ....	10	1.00	15	17
Natl. Fire ....	10	2.00	54	56
Natl. Liberty ...	2	.40*	8	9
Natl. Union ....	20	5.00*	102	107
New Am. Cas. ...	2	.60	11	12
New Brunsw. F.	10	1.70*	26	27
New Hampshire.	10	1.80*	41	43
New Jersey ....	20	2.50	35	37
Northern (N. Y.)	12.50	5.00*	83	86
North River ....	2.50	1.20*	24	26
N. W. Natl. Fire.	25	5.00	115	120
Pacific Fire ....	25	5.00	100	105
Paul Revere Fire	10	1.30	18 1/2	20
Phoenix, Conn...	10	2.50*	74	76
Preferred Accl...	5	.80	13 1/2	14 1/2
Prov. Wash. ....	10	1.40*	30	32
Republic, Tex...	10	1.20	22	24
Rossia ....	5	.80*	5	6 1/4
Security ....	10	1.40	27	29
Sprgfl. F. & M. .	25	4.75*	106	109
St. Paul F. & M.	25	7.50*	177	182
Travelers ....	100	16.00	425	435
U. S. Fire ....	4	2.50*	45	47
U. S. F. & G. ....	2		15	16
Westchester Fire	2.50	1.60*	28	29 1/2

\*Includes extra. \*\*Canadian funds.

### Anticipate Large Turnout for the Liscomb Dinner

DULUTH, MINN.—Large delegations from the Twin Cities, the iron range and from southern Minnesota have made reservations for the testimonial dinner to be given Nov. 18 at the Duluth Hotel for Charles F. Liscomb, president of the National Association of Insurance Agents.

Representing the Insurance Federation of Minnesota will be A. E. Meile, New Ulm, president; Alexander Campbell, Minneapolis, vice-president, and Clyde B. Helm, secretary-treasurer. The Insurance Club of Minneapolis is sending its president, D. B. Lundsten, and W. W. Vocht, secretary.

While the Insurance Exchange of St. Paul is sending no official delegation a large number of its members are planning to attend. These include George Radcliffe, S. C. Aldridge, Jule Hannaford, L. D. Engberg, John P. McGee, H. S. Matteson, Robert Burns, Armand Harris, Henry Orme, Charles Shaw, V. V. Roby, Elmer Turnquist and Frank Sather.

The Minnesota Association of Insurance Agents will have a large official delegation present headed by E. C. Huhnke of this city and Secretary P. H. Ware of Minneapolis.

Gordon W. Scott, C. A., member of the accounting firm of P. S. Ross & Sons, Montreal, has joined the Canadian advisory board of the Great American group.



In the insurance business, as in football, teamwork wins.

Because Pacific National cooperates with its Agents to an unusual degree, this Company—and its Agents—are "away" for the goal of record volume in 1937.

One of America's strongest, soundest companies—a leader in progressive methods and national growth—Pacific National invites your inquiry concerning Agency representation.

## PACIFIC NATIONAL FIRE INSURANCE COMPANY

HOME OFFICE • SAN FRANCISCO

Eastern Department

INDEPENDENCE BUILDING  
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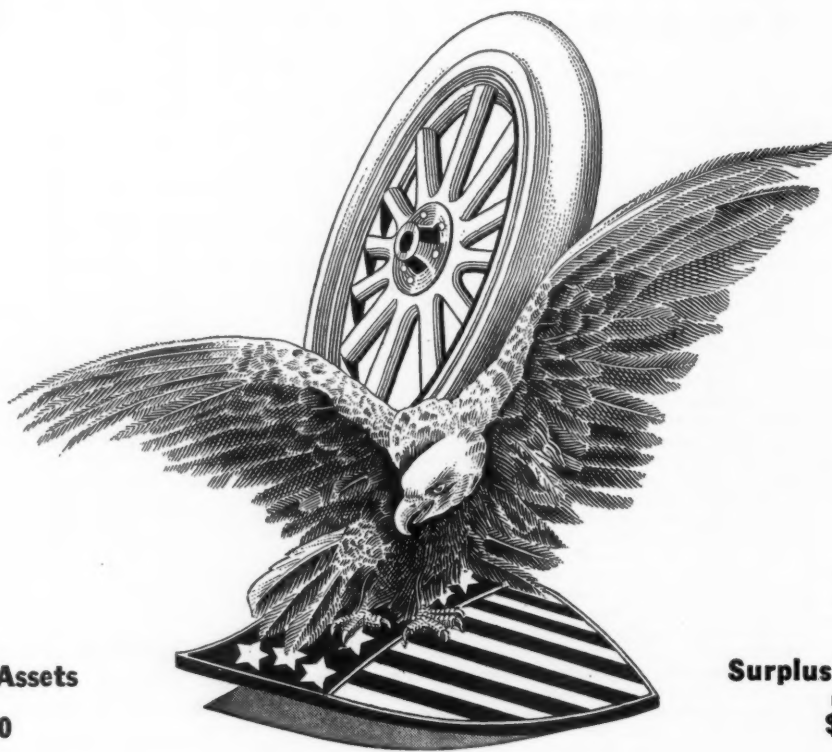
W. A. WATERS, Assistant-Secretary

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## AMERICAN AUTO AGENTS—

—in their record of steadily increasing automobile volume have found substantial support for their intelligent choice of a strong Stock Company with improved standard policy forms, countrywide claims service, and sound, independent underwriting methods.



**Total Admitted Assets**  
more than  
**\$18,000,000**

**Surplus to Policyholders**  
more than  
**\$8,000,000**

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DETROIT  
INDIANAPOLIS  
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## **AMERICAN AUTOMOBILE INSURANCE COMPANIES**

L. A. HARRIS, *President*

ST. LOUIS, MISSOURI

*"Oldest and Largest Insurers of Automobiles Exclusively"*



# The NATIONAL UNDERWRITER

November 18, 1937

CASUALTY AND SURETY SECTION

Page Nineteen

## Resume Parleys on Auto Rate Policy of Bureau

### Conferees at Last Week's Sessions Also Discussed Casualty B. D. O.

NEW YORK—Conferences were resumed this week between a committee of the National Bureau of Casualty & Surety Underwriters and representatives of the producing groups on the subject of automobile rate adjustments.

Last week the conversations were commenced. Much thought has been given by the executives of bureau companies and by their representatives in the field as to what steps might be taken to enable the bureau companies to hold their own and make a gain in the private passenger car field against the non-tariff competition.

#### Adjustment Seems Certain

It became evident at the conferences last week that an adjustment of automobile rates throughout the country will certainly take place.

The agency conferees were apprised of the fact that the automobile rates in New York state were about to be reduced an average of 10 percent. Public announcement to that effect was made Monday of this week.

Another subject that was taken up in conference between agency and company representatives last week was the idea of establishing machinery similar to the Business Development Office that the stock fire companies and their agents set up. Conferences on this project took place between a committee of the Association of Casualty & Surety Executives and the agents. The executives association embraces in its membership a number of stock companies that are not members of the National Bureau.

#### Scheme Was Submitted

The company people submitted the outline of a scheme, the details of which have not been made generally known, but which are understood to involve application of the separation principle. This scheme did not appeal to the agency conferees. At a conference the day before the meeting with the executives association, representatives of the National Association of Insurance Agents and National Association of Casualty & Surety Agents agreed not to accept what the companies were offering.

The casualty situation differs in several respects from that in the fire field. In fire insurance practically all of the competition comes from mutual and reciprocal companies. With only two or three exceptions, competition among fire companies is not concerned with rates. In the casualty field, however, the competition of stock companies that deviate from tariff rates, particularly in automobile, is pronounced. Accordingly there

(CONTINUED ON PAGE 30)

## Reach Understanding on Casualty Agency Pact

A uniform casualty and surety agency agreement has been formulated and recommended to member companies by the executive committee of the Association of Casualty & Surety Executives, after several conferences with the conference committee of the National Association of Insurance Agents.

The conference committee of the National association approved the contract, in view of the declaration of principle expressed in a resolution adopted by the company committee recommending that members of their association subscribe to the principle that, in case of wholesale cancellation, an agent should not be required to pay return commissions following termination of the relationship.

#### Called "Fair Instrument"

For some time General Counsel W. H. Bennett of the National association has been conferring with the law committee of the Association of Casualty & Surety Executives, in order to arrive at an agreement which the National association would find unobjectionable. The conference committee, meeting in New York, approved it.

It is the opinion of the National association's conference committee and the general counsel that the company committee, acting in what is agreed to be an emergency matter, has given full consideration to the National association's proposals and objections, in several cases changing the verbiage of the form to bring it into line with the recommendations of the association's representatives. It is believed that the agreement is a fair instrument and can be signed by agents without fear of disturbing the relationship now existing with their casualty and surety companies.

#### Text of the Contract

Following is the text of the contract, and the declaration of principle:

"In consideration of the mutual covenants and agreements herein contained the parties hereto agree, as follows:

"1. The company hereby grants authority to the agent in the following territory, viz: . . . to solicit and submit applications for the classes of insurance and fidelity and surety bonds for which a commission is specified in the schedule of commission allowances below; to issue and deliver policies, bonds, certificates, endorsements and binders which the company may, from time to time, authorize to be issued and delivered; to collect and receipt for premiums thereon or therefor; to cancel such policies and bonds in the discretion of the agent where cancellation is legally possible; and to retain out of premiums collected and paid over to the company in accordance herewith, as full compensation on business placed with the company by or through the agent, commissions at the following rates, viz:

"2. Accounts of money due the company on the business placed by or through the agent with the company are to be rendered monthly so as to reach the company's office not later than the day of the following month;

the balance shown to be due to the company shall be paid not later than days after the end of the month for which the account is rendered.

"3. In the event the company shall, either during the continuance of this agreement or after its termination, refund premiums under any policy or bond by reason of cancellation or otherwise, the agent shall immediately return to the company the commission originally retained by him on the amount of the premium so refunded.

"4. The agent shall have the right in his discretion to designate sub-agents of the company in the above described territory, who shall report through him, but the agent shall be answerable to the company in respect of business placed with the agent by such sub-agent and accepted by the company as if such business had been produced directly by the agent under this agreement.

#### Records Subject to Inspection

"5. Any unused policy and bond forms and other unused company supplies furnished by the company to the agent shall always remain the property of the company and shall be accounted for and returned by the agent to the company on demand. All accounting records of the agent pertaining to the business of the company shall be subject to inspection at any time by the accredited representatives of the company.

"6. The company shall not be responsible for agency expenses such as rentals, transportation facilities, clerk hire, solicitor's fees, postage, telegrams, telephone, expressage, advertising exchange, or any other agency expense whatsoever.

"7. The company reserves the right to cancel direct any contract of insurance or suretyship at any time, but in the event of such cancellation the company shall notify the agent prior to giving notice thereof.

"8. In the event of the termination of this agreement and provided the agent has promptly accounted for and paid to the company all premiums and other

(CONTINUED ON PAGE 30)

## Automobile Fatalities Up 8% for 1st Nine Months

Automobile fatalities increased 8 percent in the first nine months of 1937, according to the Aetna Casualty's survey. In 34 states in which the statistics were compiled auto deaths totaled 14,690 up to Oct. 1. Kansas showed the greatest improvement with a 20 percent decrease in deaths, followed by Maine and Nevada with 18 percent each and South Carolina and South Dakota with 16 percent decreases. The worst record was made in New Hampshire with a 60 percent increase, Delaware 45, Pennsylvania and Idaho 33, Wyoming 29 and New Jersey and Maryland 22 percent increases.

## Ban Is Suspended on Occupational Rating Plan

### Illinois Director Opens Subject to Debate Following Hearing in Springfield

By JAMES C. O'CONNOR

SPRINGFIELD, ILL.—Following an all day hearing on the question of occupational rating for automobile insurance, Insurance Director Ernest Palmer Tuesday suspended his ruling outlawing this rating plan. He announced that by bulletin he will invite all companies licensed to write automobile liability insurance in Illinois to submit their arguments for or against occupational rating by Dec. 10. A final decision was promised ten days after that date, with any required changes to be effective Jan. 1. At the same time, he emphasized that fictitious fleets are flatly barred.

The announcement of Mr. Palmer came after two sessions, the second of which was largely devoted to a discussion of the methods employed by the two largest writers of business on an occupational basis, General Accident and American Automobile. C. L. Brearly, Philadelphia, automobile superintendent, and Otto Patterson, vice-president, of the two companies respectively, answered many questions of Mr. Palmer regarding their experience, underwriting and safeguards.

#### Policy Provisions

An important point in Mr. Palmer's questioning was the possibility of liability being denied because the assured might change his occupation. Only the Accident & Casualty, represented by United States Manager Neal Bassett, uses such a clause. On the matter of experience, Messrs. Brearly and Patterson were unqualified in their statements that the plan has been successful and offered to submit figures for six and three years respectively.

A brief discussion of merit rating followed Mr. Palmer's announcement on the major question. Nothing definite was done, since most of those present were not advocating this system.

#### Five Speakers Are Heard

At the morning session, with about 50 in attendance, five speakers upheld the occupational rating plan. John Bloomington, Chicago attorney, presented the case for General Accident. A. E. Peterson, Chicago, attorney for American Automobile, represented that company and Neal Bassett, New York, United States manager Accident & Casualty, Byron Sommers, Chicago manager Ohio Casualty, and H. G. Evans, Reading, Pa., president American Casualty, spoke for their respective organizations.

The rating systems employed by General Accident and American Automobile

(CONTINUED ON PAGE 31)

## Glimpse of Memorable Fete



### AT DINNER FOR EDSON S. LOTT

Top row (left to right)—T. J. Grahame, first vice-president Globe Indemnity; William Butler and J. Victor Barry (in background); Wallace Falvey, vice-president

## N. Y. Department Takes Over Auto Mutual Indemnity

### Recent Efforts to Reorganize the Long Haul Truck Insurer Prove Futile

Supreme Court Justice Steuer of New York City has signed an order turning Auto Mutual Indemnity of New York City to Superintendent Pink for rehabilitation. The directors had agreed to the proceedings. C. C. Beals, who had been chief examiner for the Ohio insurance department, had just arranged to become general manager and had given up his Ohio position.

Mr. Beals has now returned to Columbus and will probably get his old job back. D. N. Stanbery, who at the same time resigned as an examiner for the Ohio department to become secretary of Auto Mutual, has also returned to Columbus.

O. L. Hankison, a lawyer of Toledo who is president of Midwest Haulers, Inc., was elected president of Auto Mutual in the recent, short lived reorganization.

### Recent Examination

The New York department had made an examination in September and found an impairment of \$100,000 in the guaranty fund. The company was put under new management, additional money was secured and reinsurance of some of the business served to restore the guaranty fund. However, when its financial status was known its license was suspended in some of the states, there being 16 in which it operated. The action of the other states became known to agents and immediately heavy cancellations started. Many of the policies were reinsured in other companies and the agents refused to pay their balances. The cash position was made hazardous because of frozen investments in mortgages and real estate.

Auto Mutual Indemnity was organized in 1922. It originally intended to write taxicab business but since April of this year it has confined its business to automobile liability and property damage on various kinds of automobiles and long haul trucks. As of Dec. 31, it showed a policyholders surplus of \$113,967, which included the \$100,000 guaranty fund.

### Examination Last March

Last March the New York department completed an examination of Auto Mutual Indemnity as of Dec. 31, 1936. Assets were found to be \$961,305, loss reserve \$661,017, premium reserve \$138,686 and surplus \$86,802.

During 1936 net premiums written were \$1,384,321, total claims paid \$717,473.

Auto Mutual Indemnity consummated a coinsurance agreement with Security Mutual Casualty that became effective 12:01 a. m., Dec. 31, 1936. Under that contract, Security Mutual agreed to indemnify Auto Mutual for 80 percent of its pure losses and allocated loss expenses on all insurance in force at that time, covering private passenger automobiles and class 3 and 4 commercial automobiles within the retained limits of \$10,000/\$10,000 for P. L. and \$5,000 for P.D. Under this contract Auto Mutual

(CONTINUED ON PAGE 30)

## Pay Honor to 66 Veterans of Travelers on Coast

SAN FRANCISCO.—More than 170 representatives of the San Francisco offices of the Travelers were guests at a luncheon, honoring 66 veterans in the company service, with Vice-President H. H. Armstrong and H. W. Anderson, assistant superintendent of agencies, present from the home office. Of the 66 veterans, Louis Sayre of Santa Rosa was the oldest in point of service. There were 560 years of "Travelers service" represented in the 21 men at the speakers' table. Among those with records of more than 30 years of service were: Manager A. S. Holman, Vice-president Armstrong, L. H. Armstrong, manager casualty department; O. L. Zeus, assistant manager under Mr. Holman; A. E. Lucy, superintendent of casualty underwriting; H. L. Dewey, J. H. Voor-sanger, C. Devans Holman, W. T. Goldsborough and B. J. Blaisdell of Santa Cruz.

Serving as toastmaster, Mr. Holman recalled the "early days," exhibiting group photos of many of the men who are still active in the service and some of whose sons are now with the Travelers in various capacities.

## Revive Oklahoma Stamping Bureau for Long Haul Risks

OKLAHOMA CITY.—The Oklahoma insurance board has authorized re-establishment of a stamping bureau that will affect only class 5 long haul truck risks. Operated by companies writing this class of insurance in the state, the bureau will be under close supervision of the insurance board. The order was issued at the request of 85 percent of the companies writing this type of coverage, but it will be mandatory that all such policies be run through the stamping bureau in order to eliminate chiseling and operation of companies that cut rates by way of false showings on trailers and the like.

Commenting on the board's action, Commissioner Read, board president, said: "The stamping bureau previously approved by the board proved very unsatisfactory and was discontinued in July. Under its setup, automobile policies of every kind were required to pass through the bureau. It was found that no one connected with the state insurance board knew anything about the way such a bureau should be set up and things got into such a mess that it was necessary for the board to repudiate its own action prior to the day of its abolishment. The new bureau will experiment as it goes. It will move slowly, beginning with class 5 alone, and if found satisfactory will be extended."

A meeting of representatives of companies writing this business in Oklahoma has been called tentatively for Nov. 23 to work out details of bureau operation.

## Buckeye Union Concludes Meets

The Buckeye Union Casualty held a sales meeting in Columbus this week which was attended by representatives from 12 central Ohio counties. The principal speakers were Frederick E. Jones, president, and Ira L. Morris, secretary. This was the last of a series of regional meetings held in Ohio within the last few months.

Massachusetts Bonding; A. Duncan Reid, president Globe Indemnity.

Second row—Jesse Phillips, chairman Great American Indemnity; Edson S. Lott, chairman U. S. Casualty, the honor guest; A. Duncan Reid, toastmaster; Superintendent L. H. Pink of New York; Frederick Richardson, U. S. manager General Accident.

Third row—Henry D. Sayer, head casualty department Association of Casualty & Surety Executives; C. W. Fairchild, acting manager Casualty Executives association; Charles D. Hilles, New York manager Employers Liability; Edson S. Lott, and J. J. Meador, vice-president U. S. Casualty.

Bottom row—Charles H. Burras, head of Joyce & Co., Chicago; J. Arthur Nelson, president New Amsterdam Casualty; C. W. Fairchild and William Leslie, general manager National Bureau of Casualty & Surety Underwriters.



## Auto P. L. Rates in N. Y. State Cut Average of 9.2%

### P. D. Cost Also Lowered—Pink Gives Credit to Fraud Bureau

NEW YORK—Automobile liability rates for New York state were reduced an average of 9.2 percent and property damage rates were cut an average of 6.3 percent, effective Monday of this week. The revised rates filed by National Bureau of Casualty & Surety Underwriters and Mutual Casualty Insurance Rating Bureau, have been approved by the New York department. Superintendent Pink estimates that the reductions will produce a saving to policyholders of \$3,500,000.

In New York City the P. L. rates for private passenger cars are cut from \$90 to \$79 and the property damage rates from \$18 to \$15.50. For Queens the P. L. rates are cut from \$52 to \$44 with a very slight reduction for property damage. For Westchester the new P. L. rates are \$38 instead of \$42 as heretofore. In Elmira and in the Ellenville-Monticello territory P. L. rates are increased and there are slight increases in property damage rates in these and a few other territories.

### Commercial Car Rates

So far as commercial cars are concerned, the new rates represent a reduction for New York City of 14.4 percent for P. L. and 6.8 percent for P. D. For the balance of the state the average reduction for P. L. is 1.9 percent and property damage rates are increased .5 percent. For the entire state the average reduction is 7.1 percent for P. L. and a reduction of 2.1 percent for property damage.

The rates are based largely upon the experience of the last two years. Superintendent Pink observed that the experience of 1936 was better than that of 1935. If the present trend continues, he stated, it should be possible to reduce rates again next year.

Mr. Pink attributes the improvement in New York City largely to the work done by the fraudulent claims bureau of the district attorney's office against ambulance chasers and others active in promoting fraudulent claims. Mr. Pink also gives credit to the claim department of the National Bureau of Casualty & Surety Underwriters and to safety campaigns conducted by city officials, insurance and civic organizations.

### Rate Trend Since 1932

Mr. Pink prepared an exhibit showing the rate trend in the state since 1932. In that year the combined cost of P. L. and P. D. cover for private passenger cars, classes W and X, in New York City was \$129. Under the new rates just effective the cost is \$94.50. In Syracuse the 1932 cost was \$78; today it is \$52.50; Rochester, \$58 and \$44; Buffalo, \$66 and \$52; Albany, \$89 and \$55; Troy, \$82 and \$63.50; Queens suburban, \$61 and \$52.50, and Westchester, \$61 and \$46.50.

The new rates represent a reduction of 26.7 percent from the rates established Jan. 18, 1932, in New York City, and for other territories the reductions range from 13.9 percent to 38.2 percent.

### Campbell Is Portland Speaker

PORTLAND, ORE.—At the monthly meeting of the Casualty Insurance Association of Oregon the speaker was B. K. Campbell, manager Seattle office National Bureau of Casualty & Surety Underwriters.

## Edson Lott Dinner Great Human Evening

The dinner in New York last week for Edson S. Lott on his birthday will be remembered as one of the great human evenings of casualty insurance. The 100 or more top men in the business who attended went expectantly. It was no business necessity that prompted acceptance of the invitation. They went eagerly to express their affection for "Uncle" Edson and to participate in an occasion that could hold no more sentiment.

At each one of the tables during the dinner, much of the conversation consisted of reminiscences of Edson Lott incidents—salty, whimsical things. Nearly each man in the room had a fund of such incidents and the recital of one called forth the memory of another.

For instance, how Edson Lott after staying up until 4 a. m. with a conven-

tion group, awakened his room mate at 7 a. m., by exclaiming: "I've got it. I've got it."

"You've got what?" his less vital companion asked sleepily.

"I've got just the phrase for my speech this morning. It is: 'That splendid specimen of virile American manhood, John Marshall.'"

Those who had heard about the conception of that phrase, exchanged knowing looks when Mr. Lott, in the course of his talk at the banquet, referred to those at the dinner as "splendid specimens of virile American manhood."

Some of the impressions of the dinner that will be lasting are:

Edson Lott, with face upraised, summoning Aunt Maria of Penn Yan, N. Y., who had predicted "Edson won't amount to much; he's such little runt," to return.

(CONTINUED ON PAGE 32)

## Pay Respects to Veteran



### AT DINNER IN NEW YORK FOR EDSON S. LOTT

Top row (left to right)—John J. Graham, vice-president Hartford Steam Boiler; Roy N. Jenkins, Alexander & Alexander, New York; John A. Diemand, executive vice-president Indemnity of North America; E. C. Lunt, vice-president Great American Indemnity.

Bottom row—W. G. Minner, Minner & Barnett, New York manager Zurich; J. A. Beha, N. Y. attorney, and B. A. Page, vice-president Travelers in charge of personal accident.

## No Rejected Risk Assignments Under Indiana O. D. Act

### Federal Court Holds 1935 Rating Bureau Act Doesn't Apply to New Law

INDIANAPOLIS.—The United States district court here holds that the provisions of the workmen's compensation rating bureau act of Indiana are not applicable to insurance against occupational diseases for which liability is created and compensation provided in the 1937 occupational disease act.

"Occupational diseases insurance is separate and apart from workmen's compensation insurance and all other insurance, made so by statute," the court held. When an attempt was made after the passage of the occupational disease act to have it brought under the jurisdiction of the workmen's compensation rating bureau act, enacted in 1935, 22 casualty companies brought suit in federal court for a declaratory judgment against the commissioner of insurance and members of the Indiana department of audit and control asking the court to interpret the occupational diseases act. Attorneys B. G. Slaymaker and C. F. Merrell of Slaymaker, Merrell & Locke represented the companies. Their contentions are now sustained by this ruling.

### Protest Taking Rejected Risks

The complainant companies contended that the workmen's compensation rating bureau act does not apply to them as insurers under the occupational disease act and that they should be free to contract with each employer as to the rate to be paid by him for such insurance and that their insurance companies should not be compelled to accept and insure rejected risks of occupational diseases because of membership in the bureau. The state contended that a minimum rate must be established by the bureau for each risk insured under the act as well as being compelled to insure rejected risks.

The rating bureau act was passed because it was felt that an injustice was being done some employers who were not able to carry insurance because of the nature of their risks or for some other reason, and to employes thus deprived of insurance, assuring to each employer and employee in the state equal protection.

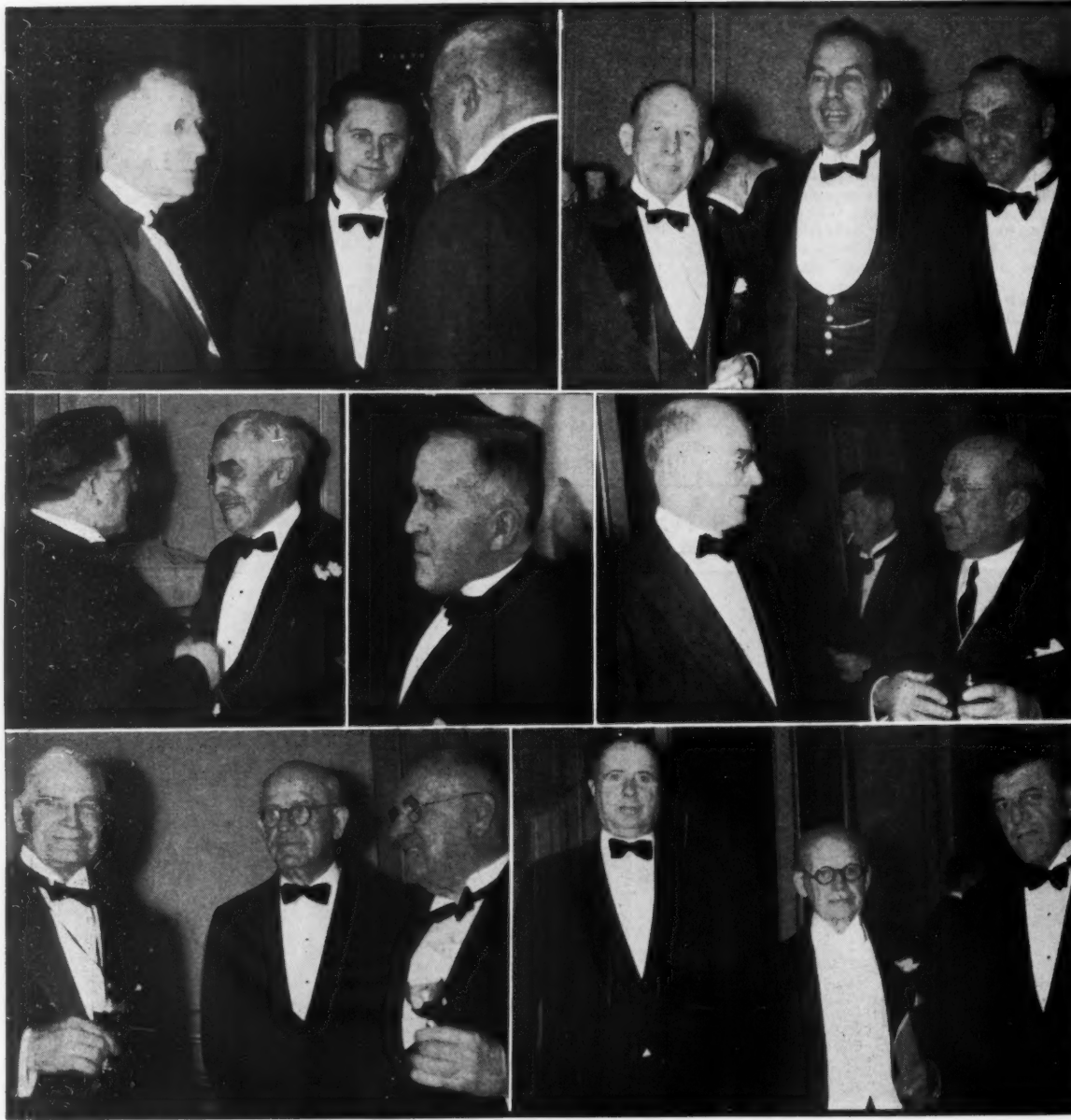
"At the time of the passage of the rating bureau act it was the intention of the legislature that it apply solely to the insurance companies effecting workmen's compensation insurance under the provisions of the workmen's compensation act," the court held. "This conclusion must necessarily be reached, because no other law at that time contained any provision for the payment of compensation to employees. \* \* \* It must be conceded, therefore, that at the time of the passage of the rating bureau act the legislature did not have in mind an occupational diseases act, because none was in existence in this state at that time."

"For more than two years after the passage of the rating bureau act, no provision was made for compensation to be paid to employees because of any impairment of health or death caused by an occupational disease."

The occupational diseases act, the court holds, is complete within itself and provision is made for the machinery necessary for its operation. Occupational diseases insurance is simply another form of insurance, in the court's opinion, and cannot be automatically coordi-

(CONTINUED ON PAGE 30)

## At Function Honoring "Uncle" Edson



Top row (left to right)—Neal Bassett, U. S. manager Accident & Casualty; Dr. Paul Thorin, home office general manager Accident & Casualty; C. W. Hobbs, National Council on Compensation Insurance; C. C. Gardiner, vice-president in charge of New York territory Hartford Steam Boiler; James A. Beha, and George E. Day, vice-president New Amsterdam Casualty.

Second row—Henry D. Sayer, Association of Casualty & Surety Executives; W. H. Hotchkiss, former New York superintendent; Col. H. P. Dunham, vice-president American Surety; W. S. Crawford, insurance editor N. Y. "Journal of Commerce"; J. J. Graham, Hartford Steam Boiler, and C. C. Jones, Kansas City, president National Association of Casualty & Surety Agents.

Bottom row—Hartwell Cabell, New York lawyer; F. J. O'Neill, president Royal Indemnity; John J. King, president Hooper-Holmes Bureau; J. E. Callender, Chicago manager Ocean Accident; J. Victor Barry, New York, and Lee J. Wolfe, consultant, New York.

### Fidelity Bond Classes Are Held in Chicago by U.S.F.&G.

The Chicago office of the United States Fidelity & Guaranty has been holding a successful series of educational meetings devoted principally to the production of fidelity business. From 25 to 40 brokers and agents have been attending the semi-monthly sessions, the most recent of which was a special luncheon at which J. Robert Johnson, Chicago broker, talked. Morgan E. Dudley, U. S. F. & G. city supervisor, who is in charge of the meetings, reports that brokers are interested in learning the fundamentals of fidelity bond business and the sales promotional program in connection with it. Fidelity is a good line to talk to new prospects but the average agent is not trying to sell the line, he said. The recent business recession and the falling stock market can be used as an argument at the present time in convincing an employer that lack

of fidelity bonds is a vulnerable spot in his business setup. When business is poor the employer can't afford to take the chance of embezzlement and when the stock market is falling employees are more apt to embezzle in order to cover up their losses.

The next meeting will be held Nov. 30.

### Sharpe with Michigan Surety

LANSING, MICH.—Vernon L. Sharpe, formerly assistant Detroit manager of the National Surety, has become special representative of the Michigan Surety. Mr. Sharpe had been with the National Surety for six years and prior to that time was with the Fidelity & Casualty for two years and the American Employers for nine years in Michigan.

Frank L. Barnes, agency vice-president Ohio State Life, spoke before the Columbus (O.) Gyro Club on "Health and Accident Insurance Today."

### Bituminous Casualty Opens New Minneapolis Branch

The Bituminous Casualty has opened a new branch office at 711 Metropolitan Bank building, Minneapolis. R. T. Ohweiler, manager of the new branch, has been transferred from the home office at Rock Island, where he has been for several years in the claim department. He was formerly a local agent in Rock Island.

Claud D. Casey has been appointed special agent working out of Minneapolis. He formerly traveled Minnesota for the Builders & Manufacturers, doing general field work and claim work.

E. M. Sharp of Prescott, Ark., was presented a bronze plaque by Omar Throgmorton and Frank L. Mallory of Little Rock on behalf of the Aetna Casualty, in commemoration of his 25 years of service with that company.

### "First Bite" Theory Termed Untenable for Motorist

#### Serious Loss Under Financial Responsibility Law May Occur Due to Lack of Coverage

It is hazardous for a car owner to avoid carrying adequate automobile insurance under the Indiana financial responsibility act on the theory that a dog is entitled to one free bite, H. E. Reynolds of Slaymaker, Merrell & Locke, Indianapolis legal firm, declared in a talk before the Indiana Association of Insurance Agents at Indianapolis.

Driving a motor vehicle without adequate insurance may result not only in serious injury and damage to some individuals, but may prove costly also for the car operator. For instance, the car driver whose livelihood depends on his continued use of the vehicle, in case of such an accident may lose his license to drive, may have a substantial judgment to pay, may be unable to secure insurance with which to comply with the financial responsibility statute in order to have his license restored after an accident or conviction for a minor crime. He made the point that in case of violation of certain criminal statutes, proof of financial responsibility is required by the law.

#### Situation Complicated

"Many people have the opinion that the financial responsibility act has no application until the person has had an accident and a judgment obtained against him which has remained unsatisfied," Mr. Reynolds said. "There seems to be an opinion that such operator is required only to show that he has obtained adequate insurance protection to continue to operate his automobile. Any one who acts upon the assumption that nothing more is required to be done is bound to find himself in difficulties because he must satisfy the judgment that has been rendered against him.

"True, the statute does not become effective until the operator has failed to satisfy a judgment or has been convicted of a crime. Many persons have said that it did not matter whether they carried insurance or not. They profess to be judgment proof and defiantly refuse to pay the damage or make some settlement. Little do they realize that failure to protect themselves voluntarily by adequate insurance may deprive them of the right to drive a car or have one driven for them during the balance of their natural lives.

#### Makes Good Point

"An insolvent or judgment proof individual is the very person who cannot afford to be without insurance. His financial condition makes it impossible for him to pay the judgment, and failure to pay the judgment would be cause for revoking his license and refusal of registration of his automobile.

"His very livelihood might have depended upon the continued use of the automobile. If he had had the foresight to secure insurance before the accident, the company would have assumed his liability under its policy and he would have been spared the inevitable loss."

Mr. Reynolds said after the act has become effective, a driver may find himself not only unable to pay the judgment but to make proof of financial responsibility, as no company would be interested in writing a policy for one who had become involved in such a situation. Lack of adequate insurance voluntarily secured may cause considerable loss. Mr. Reynolds urged that the agents give their clientele authoritative advice on the operation of the financial responsibility act.

Eapy & Rielage, Cincinnati, have been appointed district managers of the accident department of the General Accident.



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Workmen's Compensation including Occupational Disease  
Employers Liability

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"Pennsylvania's Oldest Multiple Line Casualty Company"

# Prime Attributes Seen in a Business Leader

By RALPH E. RICHMAN

W. L. Mooney, just retired as agency vice-president of the Aetna Life and Aetna Casualty & Surety, belongs to the pioneer group of the casualty business. "Bill" Mooney, as he likes to be called by his friends, appointed more Aetna Casualty agents now in their prime than anyone else connected with the casualty department. Certainly the agency department of the Aetna Casualty & Surety is Mr. Mooney's living monument and one of which he is justly proud.

It was characteristic of Mr. Mooney that the announcement of his retirement as vice-president was not made until he and Mrs. Mooney were on their way to Europe. He was never a man who sought to be the center of attention. He left as though for a vacation just as he was completing 30 years of service with his company.

After serving in the Spanish-American War, part of the time in Cuba, Mr.

Mooney entered insurance and for over a year was eastern Pennsylvania manager for the old Union Casualty of St. Louis. Then for four years he was assistant agency manager of the Philadelphia Casualty, beginning his years with the Aetna Life Oct. 1, 1907.

Accident insurance was his first love, as it was for many of the pioneering casualty men, for in the early days it led in volume of premiums. After he began his work in the field for the Aetna Life he continued as an energetic builder of accident premiums. One of the early policies promoted by him in the field required an annual premium of \$10, and so ardently did he toil and speak for this policy that he became known as "Ten Dollar Bill Mooney." His field work quickly attracted attention. An utter devotion to his job which overcame time and difficulties in its performance, an ability to push through to a goal with positiveness and force, and an almost

unerring judgment of men as potential agency timber, made him in a very few years agency secretary of the company.

Even before he became vice-president of the Aetna Life companies in 1923, Mr. Mooney had begun to exercise a wide influence on the business outside his own company, and in the 14 years since 1923, he has been foremost to champion what he believed to be correct operating principles without too much regard for immediate effects upon the premium income of his own company. Mr. Mooney clings fast to the idea that it is all-important for an agency to represent a sound company which is handling its business profitably. He did not flinch from applying this conviction. More than once, too, during the depression years he was able to help out an agent who had failed to conduct his agency with the same principle in mind.

Like all pioneers, Mr. Mooney was not over-awed by precedents. He made his own observations and guided by them set precedents when a change seemed desirable. He was often impulsive and made decisions by what is sometimes called the intuitive method. His mastery of the business, thorough training and background, enabled him to act quickly with a sureness of step. Seldom did he find himself in error. He was persistent in carrying out his decisions, battling through when necessary because his nature received satisfaction from doing the job he sets out to do.

## Cordial in His Relationships

Mr. Mooney is open and cordial in his relations with men. This made his office a mecca for many at the home office who were not in his immediate department. He was always indulgent with his time when young men came to see him. He would occasionally spend one or two hours talking to a young applicant for a job even when there was to be no employment of the man by his own company. Always he was sympathetic in trying to help men with their work. When it was necessary to make changes in his own field organization and remove a man from one post, he would try to place him elsewhere. In an organization which is noted for its loyalty to old employees, Mr. Mooney was exceptionally well-known for his faithfulness to them. It is one of his lasting joys that as the Aetna Life grew, he was able to make his promotions and his selections for new positions almost entirely within his own organization. Seldom did he go outside for a man and seldom did he pick the wrong man inside. The present personnel of the agency department, both inside and outside, is a living evidence of his "Aetna men first" policy. Many companies succeed in developing staunch loyalty among their employees, but the Aetna Life has succeeded in this to a remarkable degree and Mr. Mooney is one of the men whose actions did much toward it.

## Was a Dale Carnegie Pioneer

Many of the principles for working with men which have been shouted from the housetops recently by Dale Carnegie were known and used many years ago by Vice-president Mooney. As he trained men, it was frequently necessary to correct them, but those who worked with him soon observed that he never corrected anyone without having first found something in his work to praise. Also, he never let a man leave at night without an understanding of the spirit in which correction was offered. Among the men with whom he worked constantly, he was known as "the boss." It was spoken not in fear but affection. He is regarded now by these men as a father counsellor.

Work never had any terror for Mr. Mooney. He was rigid in his expectation that Aetna Casualty men would work hard at all hours when work was essential to promote its interests. He himself frequently worked at his office until 6 in the evening although the work hours for the regular force were completed at 4 p. m. One of his assistants, a man who worked with him for 23 years, more than once stayed with

(CONTINUED ON PAGE 32)

## Lumbermen's Mutual's 25th Anniversary Celebrated

### Chicago Company This Week Arranged a Silver Jubilee With Notable Events

When officers, directors, top-flight representatives and prominent policyholders of the Lumbermen's Mutual Casualty gather in Chicago Friday to observe its silver anniversary, many of those present will be able to recall with President James S. Kemper the important milestones in its rise from an or-



JAMES S. KEMPER

ganization with but \$25,000 in assets, insuring a small group of Illinois lumbermen, to the \$26,000,000 institution it is today.

The highlight of the program will be the anniversary banquet in commemoration of the granting of the charter, which will take place on Friday evening. Speakers will include Merle Thorpe, editor of Nation's Business, Ernest Palmer, Illinois director of insurance, and Silas H. Strawn of the legal firm Winston, Strawn & Shaw of Chicago, former president U. S. Chamber of Commerce.

Included in the celebration will be a special program for representatives who as members of Lumbermen's Mutual exclusive "Live Members Club" met quotas set for them in a special production drive during July, August and September. While on their three-day visit to Chicago they will inspect the home office, make a tour of interesting points in the city and attend a dinner given in their honor Nov. 18 at the Edgewater Beach Hotel.

Lumbermen's Mutual Casualty began business 25 years ago as a class mutual, writing compensation insurance for the wood-working industry exclusively. It soon added public liability, however, and early in its history began writing automobile. It was the demand for automobile insurance which gradually drew the company away from an exclusive lumber trade carrier to general writing.

It wasn't long before it had established its service facilities on a nationwide basis and had begun writing business in Canada. Today the Lumbermen's Mutual Casualty leads all mutuals, and stands second among all companies, in the amount of automobile casualty premiums written. Last year, its share of automobile business amounted to over \$14,000,000.

## Federation to Meet Nov. 30

President Harry H. Wadsworth of the Insurance Federation of America announces that Nov. 30 has been set as the tentative date for the annual meeting, to be held in New York City. Reports of committees and state organizations will be received.

## PERSONALIZED TO SERVE YOU BETTER

Every phase of B & M casualty insurance service is marked by the personalized cooperation that serves the best interests of policyholders and agents.

You are invited to learn more about the services offered by B & M, and about the agency building opportunities that are available. You will enjoy working with the company that always works with you.

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Aetna agents are particularly fortunate in the sales support available to them in developing a satisfactory volume of this business.

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To extend the field to include householders of moderate means, the Aetna has "packaged" an appropriate combination of coverages in its "999" policy and features it as such. A special advertising folder, containing an application, is proving helpful in increasing the sale of this inexpensive contract.

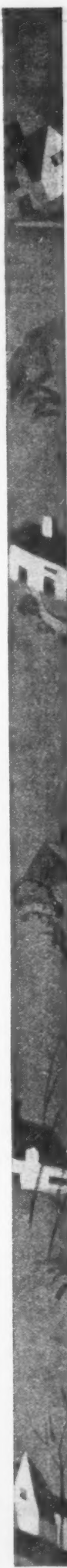
In any case, the Aetna's Household Inventory can be used to good advantage, both to convince the prospect of his need and to make more certain the writing of adequate protection.

Most important of all, however, is the Aetna's well deserved reputation for prompt and satisfactory claim service. Such service is a sales asset of the utmost value to those producers who can offer it to their clients.

*It Pays to Be an Aetna-izer*



**THE AETNA CASUALTY AND SURETY COMPANY**  
**THE AETNA LIFE INSURANCE COMPANY**  
**THE STANDARD FIRE INSURANCE COMPANY**  
**THE AUTOMOBILE INSURANCE COMPANY**  
 of Hartford, Connecticut



## FIDELITY AND SURETY NEWS

### Possible State Surety Fund in Pennsylvania Discussed

PITTSBURGH.—Possibility of the establishment of a state surety fund to bond state employes and the policy of surety companies in furnishing bonds for liquor licensees were leading topics of discussion at a meeting of the Surety Association of Pittsburgh.

The state liquor control board and the insurance commissioner have pointed out that surety companies can regulate the type of persons to get liquor licenses by refusing to write bonds for prospective licensees who cannot come up to a certain standard. State officials recently have shown some interest in a plan to establish a state surety fund.

### Educational Work Stimulates Sale of Fidelity Bonds

NEW YORK—Much stimulation is being given to fidelity by the educational work in New York, Kansas City, Indianapolis, Detroit and in Ohio cities. Individual companies are also sponsoring drives, the Fidelity & Casualty and the Indemnity of North America showing gratifying returns from special efforts in New York City.

#### Surety Men View Plan

The program is unearthing new business, justifying the contention of advocates that a fertile field awaits fidelity producers. The educational work is making agents realize that the line

is not highly technical nor hard to master.

Surety men are considering a drive to increase the demand for contract bonds among owners of private property. At the present time the call for contract bonds is restricted largely to public projects. If properly educated, architects, contractors and owners of private properties could be induced to require completion bonds from parties to whom construction work was awarded, insuring thereby a more responsible type of bidders, and guaranteeing that contracts would be carried out in strict accord with specifications.

#### Berry Philadelphia Head

W. W. Berry has been elected president of the Philadelphia Surety Underwriters Association, which is said to be the oldest existing surety organization in the country. He is manager of the Massachusetts Bonding. T. U. Schock, National Surety, was elected vice-presi-

dent; A. A. Michelbacher, Aetna Casualty, secretary, and S. R. Fanning, Hare & Chase, treasurer. Mayor T. B. Smith, who was one of the two survivors of the group who formed the organization Nov. 20, 1907, was present. F. X. Connolly, the other living founder, could not be present.

## COMPENSATION

### Reject Compensation Law

#### Anthracite Coal Operators in Pennsylvania Take Drastic Action When Faced with Rate Increases

Due to the fact that the compensation rates in Pennsylvania are being increased so sharply to take care of the greatly liberalized benefits in the law that becomes effective Jan. 1, about 70 percent of the anthracite coal operators in the state have renounced the compensation law and will take their chances at common law. Governor Earle is reported to be incensed at this move and has threatened to call a special session of the legislature to make the compensation law compulsory.

In order to renounce the law, the employer must serve the individual employees with notice of rejection and file copies of such individual notices with the insurance department. One law firm that had been handling this detail, it is reported, had 70,000 notices to file and went to the state capital with three taxicabs filled with copies of the notices.

Insurance people feel that the coal operators are taking a short-sighted step, that they are taking an unknown chance and may have a heavy bill to pay in the long run. It is understood that the action was taken after the experience had been studied of those employers in Massachusetts who rejected the compensation law several years ago. Their experience has been more favorable than it was when they were under the law.

Another situation that is disturbing to coal operators in Pennsylvania is the requirement on the part of the state rate making bureau that self insurers hereafter must be responsible for the first \$25,000 of loss in a single accident. Heretofore self insurers have been able to pass off liability excess of \$10,000. The \$25,000 requirement will make it impossible for many of the smaller operators to self insure.

### Start Hearing on Minnesota Rate Cut; Fewer Fatalities

ST. PAUL—Hearing on compensation insurance rating proposals was started Tuesday afternoon before the Minnesota compensation insurance board.

The proposals as submitted by the Minnesota compensation rating bureau call for an average reduction of 14 percent, which if approved would make the aggregate reduction over a three-year period 25 percent.

As a sidelight on the hearing, A. E. Smith, accident prevention supervisor of the state industrial commission, issued a statement this week in which he said fatal industrial accidents in Minnesota have been reduced 21 percent in the last year or two. His figures are based on man-hours of work.

Mr. Smith said there has been a change in the types of industrial accidents since 1929. In that year, he said, the largest single cause of accidents was construction work. A major factor in the reduction of construction accidents, Mr. Smith said, was the adoption some years ago of a new code, which is now being revised, and concentration of inspection by the state staff on the larger and more dangerous jobs.

Opposition to any increase in the loading charge and a demand that the contingency charge be eliminated altogether were made by representatives of employers. The proposals submitted by the

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Minnesota compensation rating bureau called for an average decrease of 14 percent in rates, with an increase from 39 to 40 percent in the loading charge. The contingency charge is dropped entirely in the 1938 proposals, as there is now a reserve of something like \$800,000 in this fund.

Protests on an increase in the loading charge were filed by the Associated General Contractors of Minnesota, the Minneapolis Manufacturers Association, the Minnesota Canners Association and the Builders Exchange of St. Paul.

In replying to these protests, W. F. Roebber of the National Council on Compensation Insurance argued that the method used in Minnesota would over a period of years prove fair to both employers and insurance companies. He asked and was given a week in which to file a written brief.

#### Parrot Fever Not Covered

JEFFERSON CITY, MO.—Psittacosis, commonly known as "parrot fever," is not compensable under Missouri's workmen's compensation laws. Division No. 1 of the Missouri supreme court has so ruled, upholding a prior decision by the compensation commission.

C. H. Miller, an employee of the Ralston Purina Company of St. Louis, died from psittacosis and his widow sought compensation, contending that her husband had contracted the fatal ailment while going about his duties as a salesman for the Ralston company. The commission rejected the claim. The St. Louis circuit court reversed the findings of the commission, but the Missouri supreme court now reverses the circuit court and sustains the original ruling of the commission that psittacosis is excluded under Missouri laws.

#### Draft Mississippi Act

JACKSON, MISS.—The draft of a proposed workmen's compensation act for presentation to the next Mississippi legislature was discussed at a meeting here of a six-member committee chosen by labor and industry to map its provisions.

Grenville Mellen, Gulfport, chairman, spoke vigorously for passage of such a measure, pointing out that Mississippi is one of the few states without a compensation act.

"It should be obvious to everyone that Mississippi cannot become industrialized without a fair and adequate compensation act, in all particulars suited to the economic status of the state," he said.

#### Consider Retrospective Rating

LANSING, MICH.—Commissioner Gauss is giving consideration to a retrospective rating plan for workmen's compensation business following resubmission of a proposal by the National Council on Compensation Insurance which was once rejected by Mr. Gauss' predecessor, John C. Ketcham.

Deadline for action by the department on the plan comes late this week so the commissioner will reveal his decision within a few days.

When Commissioner Ketcham turned down the plan for operation in Michigan he left something of a loophole for its future consideration by explaining that lack of experience with the plan in other states was a factor in reaching his adverse decision.

## PERSONALS

C. W. Fellows, president Associated Indemnity, is en route to Chicago and New York to inspect recently established departmental offices.

Miss Gertrude E. Hayes, having completed 25 years' service in the New England department of the Royal Indemnity in Boston under the management of Field & Cowles, was tendered a testimonial luncheon by W. C. Small, resident vice-president, which was attended

by many associates in the office, all of whom had been with the agency more than ten years. She was presented gifts in honor of the occasion.

H. H. Cleaveland, president Bituminous Casualty, and R. D. Coburn, executive vice-president, are making a two weeks' business trip to the company's southern offices. At the end of that trip Mr. Cleaveland will go to his winter

home in Florida to remain until the latter part of December.

W. C. Van Osdel, 65, engineer and veteran elevator inspector of the Royal-Eagle-Globe indemnity companies in Chicago, died as result of a blood clot. He had spent his entire business life in construction and installation work and with insurance companies at Chicago.

For many years he was with the Fidelity & Casualty in Chicago and had been in his last connection for 15 years. Manager E. I. Fiery, Royal-Eagle Indemnity; F. C. Read, manager Globe Indemnity; J. E. Murphy, special agent Royal-Eagle Indemnity; S. J. McMahon, supervising engineer, and George Allen and John Pilkington, engineers of the Royal-Eagle, were pallbearers at the funeral.



## Addressed to EXPERIENCE

When you mastered the special technique of your own business, profession, or trade, you had met just the first requirement of business success. Sure of your tools, you turned to the everlasting—never to be mastered—fascinating problem of dealing with people.

And today we know the experienced man agrees with us when we say that from people you obtain your business, with people you build a business, and upon people depends your security.

Wherever financial responsibility exists—wherever positions of trust exist—there is but

one way to bring certainty into the business uncertainty that must exist through dependence on the unknown equation—human nature itself.

National Surety Fidelity and Blanket Bonds provide protection against the losses that no human judgment has been able to prevent otherwise.

And National Surety representatives—themselves picked men—provide economical and efficient coverage for business from coast to coast, and National Surety burglary and forgery insurance complete well-rounded protection against loss.

**NATIONAL SURETY CORPORATION**  
VINCENT CULLEN, PRESIDENT  
*New York*

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## ACCIDENT AND HEALTH

### H. P. Aiken Takes New Post

**Becomes Manager of Life, Accident and Health Department for Bayly, Martin & Fay**

Hazen P. Aiken has been appointed manager of the life, health and accident departments in Los Angeles and San Francisco for Bayly, Martin & Fay, insurance brokers, whose California offices are in those cities, but who maintain affiliated offices in Portland, Seattle, Salt Lake City, Honolulu, New York, Chicago, Detroit, Pittsburgh, Boston and London.

For nine years Mr. Aiken was a specialist in accident, health and casualty lines in Detroit with the Fidelity & Casualty. From 1924 to 1929 he was superintendent of agents of the non-cancellable and commercial departments of the Continental Casualty, and in 1929 was made superintendent of agents of the Continental Assurance. Seeking improvement in health for his family, he went to Los Angeles. For two years he

was general agent of the Home Life of New York and since that time has been in the general brokerage business. Mr. Aiken has a book nearly ready for publication which covers the recruiting and training of life insurance agents.

### Group Sales Ideas Given

**Sun Life Disability Manager Addresses Detroit Accident & Health Association**

DETROIT.—Five fears haunt the worker—loss of his job, death, old age, illness and accident, and no program of social security for the individual can be complete without provision of indemnity for illness and accident, H. N. Phillips, regional manager of the group disability department of the Sun Life's Detroit branch—the largest group disability department of the company—told the Detroit Accident & Health Association at its November meeting.

Individual savings are usually insufficient to care for workers' families in

case of serious illness or accident, so some type of accident and health insurance is necessary, he asserted. Research has disclosed that about two-thirds of the usual income is absolutely necessary, giving insurance men a basic minimum for the amount of coverage necessary for their policyholders.

In the case of group disability coverage, the employees should participate in the premium payments and should have a voice in the administration of the plan. This procedure does much to prevent moral hazard in this class, he said. Where the employer pays the entire premium there is too much temptation for the employees to get the idea that it may be more desirable to lay off at two-thirds pay than to work for full pay.

Success in selling group disability is 5 percent inspiration and 95 percent perspiration, he declared. The salesman should make an effort to develop a pleasing personality that will gain him the confidence and liking of the employers he calls on. The best hours for this contact are between 8 and 10 a. m. and between 3 and 4 p. m., he said.

"If you secure an interview under favorable circumstances and fail to arouse the prospect's interest in the first ten minutes, it will pay to drop him and seek another prospect," he advised. He urged developing an interest in char-

itable work and hospital visiting as an aid to getting the right perspective and to get a first-hand fund of human interest stories for sales use.

He also advised use of a standardized sales talk as a means of making the development of this type of business more profitable. The use of human interest pictures and charts can be made very effective, he said, since one good picture is worth 1,000 words in selling.

### Chicago Claim Association Reelects All Its Officers

At the November meeting of the Chicago Claim Association, all officers were reelected: President, T. W. Hislop, Great Northern Life; vice-president, E. H. Freeman, Continental Casualty; secretary, Garfield Donovan, Benefit Association of Railway Employees; treasurer, L. L. Phelps, Great Northern Life.

P. J. Angsten, chairman Illinois industrial commission, told of some of his interesting experiences in that capacity and discussed the work of the claim man, stating that he must be a salesman. Some are inclined to wave a red flag and immediately arouse antagonism, while others are able to sell themselves and their companies to the claimant.

He reviewed the development and present status of the Illinois occupational disease law. He emphasized the fact that the question of coming under the act is elective with employers. So far about 60,000 have elected to come under its provisions. Many others undoubtedly think they are brought under the act automatically, but they are subject to action under the common law if they do not definitely elect. He told of the unsatisfactory working of the waiver provision of the occupational disease act, which led to an agreement on a compulsory assignment bill, and said that bill is working out very well. He also told of the progress made by the commission in the preparation of a health and safety code, which was delegated to it by the legislature, stating that the code will be completed very shortly and public hearings will then be held on it.

The meeting was held in the assembly room of the Union Station, after dinner had been served to the members of the association and their guests on dining cars of the Milwaukee railroad, through the courtesy of that railroad, which made special arrangements for the dinner and provided a special menu, bringing two of its trains into the station earlier than usual so that the diners could be at the disposal of the claim men.

### Claim Embezzler's Habits Not Temperate and Correct

TACOMA, WASH.—Denying that systematic embezzlement of bank funds is a "temperate and correct" habit, the Mutual Benefit Health & Accident has filed suit in federal court to avoid payment of \$200 monthly total disability benefits under a policy held by H. C. Harmany, former Tacoma bank officer, now serving a five-year sentence in a federal penitentiary. The action declared Harmany, in his application, had declared his habits were temperate and correct, whereas he was actually engaged in embezzlement at the time.

### Moore Is Columbus Speaker

The Columbus Accident & Health Association had as the speaker at its monthly meeting Russell S. Moore, assistant superintendent of agencies Midland Mutual Life, on "The Proper Mental Attitude."

W. B. Cornett, president, presided.

### Massachusetts Accident Meeting

A sales convention of agents representing the Massachusetts Accident meets in Boston Dec. 7-8. About 60 are expected at the meeting. They have qualified by accident insurance production this year.

A PRACTICAL SERVICE to  
FIELDMEN, MADE EFFECTIVE  
by THE PERSONAL SALES  
BACKGROUND of our  
EXECUTIVE STAFF

established 1897

*Continental*  
CASUALTY COMPANY  
CHICAGO, ILLINOIS

Affiliated with

CONTINENTAL ASSURANCE COMPANY



## Casualty Company Activities

### Examine Chicago Motor Club

#### Illinois Department Makes Its Report on the Inter-Insurance Exchange of This Institution

The Illinois department has made its examination report of the Inter-Insurance Exchange of the Chicago Motor Club as of Dec. 31. During the year it made a gain of \$20,994 in surplus in addition to an increase of \$160,000 in voluntary reserve. The examiners say that all new business is inspected and a comprehensive experience record has been maintained. This is a reciprocal located at 66 South Water street, Chicago. The Motor Club Service Corporation is attorney-in-fact of which Charles M. Hayes is president and treasurer; J. H. Braun, vice-president, and E. M. Hayes, secretary. The attorney-in-fact retains 30 percent of all premiums received by it for credit to the subscribers account. It operates in Illinois and Indiana. It issues only a valued form of contract. Full manual rates are charged for all coverages with an additional charge of 25 cents per \$100 for valued form theft coverage. On public liability risks it retains the first \$10,000-\$20,000.

Its premiums last year were \$2,022,134, total income \$2,145,378, losses \$567,121, total disbursements \$1,997,525. The personal liability produced half of the premium, it being \$1,016,245. The next highest was property damage with \$340,705 premiums followed by collision with \$332,630. The theft premiums were \$216,600 and the fire \$58,907. The auto liability losses were \$295,992, collision \$150,146, property damage \$83,731, theft \$20,218 and fire \$12,869. The assets were \$3,857,181, unpaid claim reserve \$556,409, premium reserve \$714,299, voluntary reserve \$300,000, surplus \$2,072,787. In 1932 its premium income was \$2,877,690; in 1933, \$2,006,989; in 1934, \$1,666,711; in 1935, \$1,716,787.

### Citizens Casualty Showing

As of Sept. 30, the Citizens Casualty of New York City shows assets \$833,593, loss reserve \$301,959, capital \$300,000, net surplus \$204,592. The underwriting profit for nine months was \$73,421. As of Oct. 28, \$58,000 of preferred stock was called in and replaced by \$58,000 in common stock. Stockholders were given the right to subscribe for one new share for each two shares held. The preferred capital was reduced from \$200,000 to \$142,000 and the common stock of \$100,000 was increased to \$158,000.

### Purchases Maine Mutual Auto

The Farm Bureau Mutual Automobile of Concord, N. H., has purchased the Maine Mutual Auto of Auburn, Me. The Farm Bureau Mutual confines its operations to farm risks. Agents of the Maine Mutual for the most part have urban as well as farm business and are casting about for companies to take their town risks.

### Peerless Casualty Broadens Field

The Peerless Casualty, Keene, N. H., has received permission to broaden its operations in Massachusetts to write all types of fidelity and surety bonds, except bail bonds, and all liability lines exclusive of automobile liability, in that state.

### Enters Two States

The Manhattan Mutual Automobile Casualty of New York has been admitted to Indiana and Michigan. J. B. Veitch, Detroit, becomes special representative in mid-western territory.

The General Casualty of Seattle has been examined by the Washington department and as of June 30 showed as-

sets \$4,116,497, premium reserve \$1,377,419, loss reserve \$398,792, capital \$550,000, net surplus \$1,151,615.

The Manufacturers Casualty of Philadelphia has entered Virginia.

The Casualty Indemnity Exchange of Kansas City has been licensed in Iowa.

### Name Enforcement Committee

KANSAS CITY.—Dennis Hudson, president Central Surety; George Oppenheimer, Oppenheimer Brothers agency; R. M. Rogers and C. F. Yost have been named on an enforcement committee by the Safety Council here. They will seek some remedy to the prob-

lem of stays of execution by the circuit court in traffic cases that are appealed; will look into administration of state drivers' license law, adequate penalties for drivers who kill with motor cars, protection of pedestrians, etc.

### E. B. Ferguson Visits Chicago

J. M. Haines, United States manager of the London Guarantee & Accident, spent last week in Chicago, going there to meet E. B. Ferguson of London, manager of the Phoenix Assurance-London Guarantee group, after Mr. Ferguson had made a flying trip through

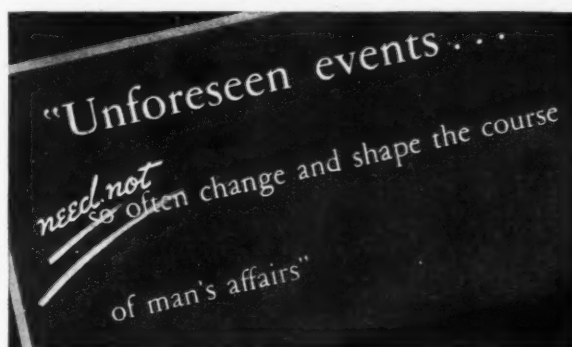
Canada and then to San Francisco and Los Angeles.

The week was spent in visiting the Phoenix Assurance and London Guarantee connections in Chicago. Conklin, Price & Webb, who have represented the London Guarantee since 1893, gave a luncheon for Mr. Ferguson, Mr. Haines and members of the firm of Critchell, Miller, Whitney & Barbour, at which Lew H. Webb presided.

Mr. Ferguson returned to New York last Thursday and sails for England this week, very much pleased with his visit to this country and Canada.

## Getting the breaks...fixed

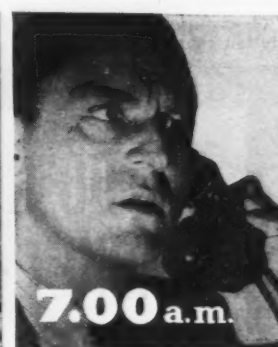
Every 20 minutes a plate of glass breaks somewhere. Most big ones are insured...and The Maryland prides itself on getting them replaced in the shortest possible time.



WELL KNOWN TO MOST READERS is this phrase, which always appears at top of Maryland Casualty Company advertisements. In few words it describes the company's business, its reason-for-being. When applied to plate glass insurance it means... "even though your show window be shattered, its value need not be lost for long, your budget need not face a sudden blow." For example...



SOMETIME DURING THE NIGHT, a lone automobile speeds down a deserted street, hurls a stone through the large glass window of a clothing store.



Covered by a Maryland plate glass policy, the store notifies the local Maryland agent...who orders a glazier to replace the window immediately. Because of the agent's volume of business he can demand fast service...get it.



Arriving at the store with a plate cut to exact size, the replacement crew begins removing the broken glass...a job made additionally difficult by the heavy midtown sidewalk traffic.



Across the sidewalk, from the specially-built truck to the window, is a short but perilous journey. These men are highly trained...receive as high as \$1.65 per hour, \$3.30 for overtime.



Turned end to end on a felt pad, the big glass is moved carefully into position. Though delicate enough, a sheet this size weighs 360 pounds. Handling it is truly a job for experts.



In she goes—and everybody heaves a sigh of genuine relief, for one slight mistake out on the sidewalk would have meant a \$117 piece of glass reduced to salvage.



Safe and snug in her new home...and a workman tightens up the metal retaining bars. Tension is over. The crowd of curious onlookers "supervising" the job, moves on.



A new window, ready for the lettering man...only 2 hours and 25 minutes after The Maryland was notified. It's service like this—fast, efficient, willing—that sells Maryland plate glass policies throughout the country...keeps them sold.

A Maryland plate glass insurance policy can be had to cover any type of glass...in stores, homes, churches. Special policies also are written for glass signs, automobile windows and art objects. Their cost is extremely low for the protection they bring. Ten thousand Maryland agents throughout the United States, Alaska, Canada, Cuba, Puerto Rico, the Canal Zone and Hawaii know plate glass insurance. A phone call to the one near you will bring accurate estimates, sound advice.

## THE MARYLAND

MARYLAND CASUALTY COMPANY • BALTIMORE

SILLIMAN EVANS,  
Chairman of the Board

EDW. J. BOND, JR.,  
President

This advertisement appears in  
FORTUNE, TIME, FORBES and BUSINESS WEEK  
during the month of November.

## Resume Parleys on Auto Rates

(CONTINUED FROM PAGE 19)

would be difficulty in getting all of the stock companies lined up for a single program. If a casualty B. D. O. program should be adopted it would be for the purpose of promoting the interests of stock companies as against participating carriers. The experience of the casualty companies with the old Casualty Information Clearing House is something of a deterrent to the creation of a similar enterprise along the same lines.

One of the proposals that is being seriously considered by the conferees is an application of the retrospective rating principle to automobile insurance. Ever since the retrospective rating plan was introduced for compensation insurance, a good many in the business have been speculating on whether it might not be utilized in the field of automobile insurance as well.

If retrospective rating is made available for automobiles, the assured would probably be given the option of taking that plan or the conventional plan.

Most executives have come to the conclusion that what may be termed prospective merit rating is not workable.

Under the plan that was abandoned a few years ago the assured got a credit of 10 percent on his new policy if he had not had an accident the previous year. However, it got to be that no questions were asked and the discount was allowed to practically all comers.

The retrospective plan represents among other things an attempt to avoid such abuse, which renders merit rating meaningless. The assured who decided to go on a retrospective basis would pay a higher than manual premium, perhaps 2½ or 3 percent. If he did not have an accident during the year, he would get a refund direct from the company of 15 percent of the conventional manual premium. The companies condition this proposal on a reduction of top commission to 20 percent from the present 25 percent on the premium that was collected at the inception. That, of course, would amount to more than 20 percent on the net premium after a refund for good experience.

Miss Sylvia Brickson, information supervisor of the **Hardware Mutual Casualty**, Stevens Point, Wis., and Ross Kitchen, on the advertising staff of that company, were married at Madison, Wis. The Indianapolis branch office of the American Automobile has moved from the Electric building to larger quarters in the Guaranty building.

## Uniform Casualty-Surety Agreement Is Formulated

(CONTINUED FROM PAGE 19)

monies or securities collected or held for or on behalf of the company for which the agent may be liable, the records of the agent and the use and control of expirations shall remain the property of the agent and be left in his undisturbed possession.

"9. This agreement supersedes all previous agreements, whether oral or written, between the company and the agent, and may be terminated by either party at any time upon — days' written notice to the other."

### Letter from Fairchild

In connection with Section 3 of the agreement, Mr. Bennett received the following letter from C. W. Fairchild, acting general manager Association of Casualty & Surety Executives, giving the resolution as adopted by the executive committee: "That this committee recommends to the members of the association that individually they subscribe to the principle that an agent should not be required to pay return commissions in the event of wholesale cancellation of an agent's business following termination of the agency relationship; and that no provision to that effect should be inserted in the agency contract because of the difficulty of expressing in legal terms the exact idea sought to be conveyed."

## No Rejected Risk Assignments Under Indiana O. D. Act

(CONTINUED FROM PAGE 21)

nated with workmen's compensation insurance.

"Many of the companies that effect workmen's compensation insurance, and therefore are members of the rating bureau, effect liability, automobile collision, theft, fire and various other kinds of insurance," says the court, "yet, it cannot be said that, simply because they belong to the rating bureau, the rating bureau act applies to these other activities. Occupational diseases insurance is separate and apart from workmen's compensation insurance and all other insurance, made so by statute.

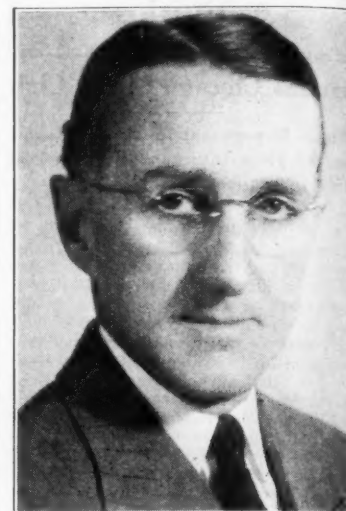
"Occupational diseases insurance is comparatively new in this country and the legislature doubtless had that fact in mind at the time of the passage of the act providing for such insurance. Opportunity is thus afforded the companies desiring to enter that field to make such a contract as to the rate to be charged for such insurance as will be fair and equitable and as agreed between the parties.

"The nature of the risk will always be an important factor in the determination of the rate question, and by the parties having an opportunity to fix such rate by contract, a more satisfactory situation will exist. This is especially true until the field for this kind of insurance is more fully explored. Had the legislature desired to subject each company effecting occupational diseases insurance to the provisions of the rating bureau act, it would have been easy for it to have done so. It did not so provide in specific terms, and I am convinced that the language contained in the act is not susceptible of such construction."

Deputy Attorney General Smith stated in open court that the opinion of the court would be used by the attorney general as a guide in advising the state officials as to the effect of the statutes involved.

F. J. Quirk, son of W. H. Quirk of the Quirk & McAllister general agency, San Antonio, has been appointed casualty clerk in the automobile division of the casualty department of the Texas insurance department.

## Program Head



E. B. DUNNING, Duluth

E. B. Dunning of Duluth is chairman of the program committee for the testimonial dinner to be given to his friend and competitor, Charles F. Liscomb, president National Association of Insurance Agents Thursday evening of this week. Mr. Dunning has been very active in the organization movement.

## N. Y. Department Takes Over Auto Mutual Indemnity

(CONTINUED FROM PAGE 20)

retained a commission of \$47,005. The business ceded to Security Mutual included the least hazardous and presumably the most profitable business of Auto Mutual.

Mention is made of a fee of \$1,000 paid to B. E. Estes for organization of Virginia Auto Mutual. The examination states that this item was paid on advice of counsel that it was a valid charge against the company, but it does not appear to be a proper expenditure of company funds. Considerable amounts were paid for traveling expenses of K. A. Landon, Frank Bailey and W. C. Bailey to Virginia in 1935 in connection with the organization of the Virginia company. Auto Mutual Indemnity contended that the formation of the Virginia company was of benefit in the writing of business requiring filing of policies in Virginia, to which state Auto Mutual Indemnity was not admitted.

In 1936, in 17 states other than New York, Auto Mutual had \$854,962 earned premiums, \$508,295 pure losses and \$637,938 total loss and loss expenses incurred with the ratio being 74.61 percent. Commissions paid averaged about 22½ percent, the examiners stated, leaving practically no margin for home office expense and supervision. The risks written in other states were preponderantly long haul truck risks including much coverage on trucks hired by freight forwarders. The rates for hired trucks, according to the examination, were based on various percentages of the assured's gross receipts, apparently arrived at on a comparative basis, with very limited experience data. Expenses for traveling, postage, telegraph and telephone, printing and stationery, branch office, safety division and advertising were criticised as being very large.

### Operations in Virginia

In Virginia, Auto Mutual Indemnity operated under an arrangement with Virginia Auto Mutual by which the latter company filed its policies as required by the Virginia law on risks in that state written through the Baltimore office of Auto Mutual Indemnity, charging a fee for such service. The entire risk in such cases was carried by Auto Mutual Indemnity.

## WE DO NOT OFFER A MARKET —

FOR ORDINARY LINES OF INSURANCE . . BUT

WE DO OFFER AN AGGRESSIVE, COMPETITIVE MARKET FOR SUBSTANTIAL SPECIAL LINES NOT READILY AVAILABLE IN THE DOMESTIC MARKET . .

- excess and surplus lines
- reinsurance
- and many other special forms

EXPERT HANDLING OF EXTRAORDINARY COVERAGES

**BOWES & COMPANY, INC.**  
THE FIELD BUILDING - - CHICAGO

Opportunities for Salesmen in **Income Insurance Specialists**  
**48 States**  
• NORTH AMERICAN ACCIDENT INSURANCE COMPANY • 209 SO. LA SALLE STREET CHICAGO



dennity. On certain other business originating in Virginia, Virginia Auto Mutual covered the risk for accidents occurring in that state and Auto Mutual issued a separate policy covering the risk, "except Virginia." Auto Mutual Indemnity had a net loss from ordinary operations of \$125,888 from the period March 31, 1935, to Dec. 31, 1936. This loss was made good through loans of \$150,000 made to Auto Mutual on its capital note certificates. These loans are not legal liabilities of the company but are repayable only out of surplus earnings or profit with the approval of the insurance department.

## Ban Is Suspended on Occupational Rating Plan

(CONTINUED FROM PAGE 3)

are very similar and the arguments of Messrs. Bloomington and Peterson supplemented each other. The other speakers defended occupational rating in principle and their own plans more specifically, taking occasional shots at the other systems.

The basis of Mr. Bloomington's argument was that the code gives the director no power to prescribe rates or any rating system. The companies, therefore, are free to use any system, as long as the yard stick is fair, reasonable and not discriminating. The law, maintained Mr. Bloomington, is not intended to restrict competition, but to protect the public. From this point Mr. Bloomington went into a defense of occupational rating as reasonable and as the fairest system possible, less discriminating than the conference companies' method. He maintained that exposure is the strongest factor determining the hazard and that an assured who does not regularly use his car in business cannot use it sufficiently to work up the same exposure as one who does. The conference companies, in his opinion, are really discriminating, since they fail to distinguish between the different exposures.

A point made by Mr. Bloomington and reiterated by others was that the term "occupational rating" is really a misnomer. He suggested substitution of the expression "exposure rating."

### Classifications Explained

Mr. Peterson explained the classification system used by his company and by a number of other companies in some detail. Class A, which takes the largest discount from manual rates, includes all assured not specifically listed in other classes who do not regularly use their automobiles in business. The assumption is that automobiles of these assured will be driven less than others. Class B, which is written at a smaller discount and sometimes at manual, consists mainly of assured who regularly use their cars in business. Class C, written at manual or at a penalty, takes in such persons as students, professional entertainers, saloon and rooming house keepers, etc. This group, Mr. Peterson maintained, is regarded as undesirable by all companies.

The Supreme Court of the United States was cited by Mr. Peterson as authority for the statement that a classification is not discriminating because an occasional inequality results, unless the inequality is palpably unreasonable or arbitrary. He then argued that the occupational rating or "exposure rating" system, far from being unreasonable or arbitrary, is more accurate and more just than the conference system.

### Accident Compensation Analogies

Occupation as a basis for rating is firmly established in accident and compensation insurance, Mr. Peterson disclosed. He quoted the Illinois code as expressly authorizing an accident company to collect an additional premium in case the assured changes his occupation. Further, in automobile insurance buses, taxicabs, service cars and some trucks

## Founder Dies



J. PURVIANCE BONSAI

J. Purviance Bonsal, well known in Baltimore, who was founder and for some years president of the Maryland Motor Car Insurance Company, died in his city at the age of 57. When he was a young man he became an insurance broker in Baltimore and for a number of years was connected with the United States Fidelity & Guaranty. He organized the Maryland Motor Car in 1910. It wrote automobile fire, theft and collision insurance, issuing joint policies with the U. S. F. & G. Mr. Bonsal resigned the presidency in 1924, but continued as a director and retained his interest until 1929, when the U. S. F. & G. organized the Fidelity & Guaranty Fire and the Maryland Motor Car was taken over by the Niagara Fire.

may be rated on a mileage basis. A private pleasure car takes a higher rate if it is used for private livery purposes. Four identical trucks may take different rates if they are used for different purposes.

Mr. Peterson closed his argument with the statement that upon his experience as a claim attorney he would have drawn up almost identical classifications for rating had he been so requested. Any experienced claim official, he declared, will confirm this.

Mr. Sommers seconded the points made by previous speakers and added that any abuse of the system would be the fault of underwriters. The experience of companies using occupational rating, he stated, is better than that of conference companies.

Quotations from his letter of June 8 announcing the Accident & Casualty's plan occupied the greater part of Mr. Bassett's talk. The mileage basis he declared to be the ultimate fair system of rating, but at present the cost of determining the actual mileage would be prohibitive. Therefore, he proposed occupational rating as the next best method, since it selects classes which by nature are normally subject to the least exposure.

Mr. Bassett, both at this stage and in supplementary remarks at the afternoon session, criticized other plans as inviting abuse. A signed application, such as the Accident & Casualty requires, he declared to be essential.

### Evans, Kenyon Favor New Methods

The present bureau rating system was criticized by Mr. Evans as illogical and not determinative of the hazard. He explained the American Casualty's plan and emphasized the discontinuance of the W, X and Y classifications of automobiles, which classification he declared to be unfounded by experience.

In the afternoon session, R. E. Kenyon, Jr., vice-president Chicago Lloyds, stated that the present system of rating

is inadequate and that occupational rating is a step for the better.

The following companies have filed occupational rating plans in Illinois:

Accident & Casualty, American Indemnity, Trinity-Universal, Motor Vehicle Casualty, American Automobile, American Casualty, American Mutual Liability, Associated Indemnity, Builders & Manufacturers Casualty, Car & General, Central Surety, Commercial Standard, Chicago Lloyds, General Accident, Home Indemnity, Preferred Accident, Protective Indemnity, Yorkshire Indemnity, Lumbermen's Mutual Casualty, American Motorists, Ohio Casualty, Empire Mutual, Prairie States Farmers, New Century Casualty, Savings Mutual Casualty, Economy Auto, Madison County Mutual Automobile, Mid-West Automobile Underwriters, Western States Mutual, Freeport Motor Casualty, Highway Mutual Casualty, Standard Mutual Casualty, National Grange Mutual Liability, Illinois Casualty, Western Casualty & Surety, Union Automobile Indemnity.

### Many Officials Present

The prominence of occupational rating in the minds of automobile insurance men and the possibility that the outcome in Illinois may serve as a precedent in other states attracted a large group of

company officials and attorneys. American Automobile had the largest delegation, E. D. Loring, vice president, Chicago, and Carleton Hines, agency superintendent, St. Louis, accompanying Messrs. Patterson and Bloomington. A. E. Spottke, New York, automobile manager National Bureau of Casualty & Surety Underwriters, was an interested spectator.

Others in attendance included Ogden Davidson, New York, assistant U. S. manager Accident & Casualty; C. D. Winter, Galveston, assistant secretary American Indemnity; W. R. Mengelberg, Chicago, vice president Lumbermen's Mutual and American Motorists; M. W. Wilson, Chicago, vice president Associated Indemnity; L. F. Binkley, Chicago, Ekern & Myers; H. V. Grady, Chicago, manager Home Indemnity; C. I. Morris, Springfield, secretary Illinois National Casualty; G. C. Arnett, Springfield, vice president American States; A. J. Browning, Chicago, manager, and Senator Thomas Keane, attorney Car & General; Robert Mead, actuary State Farm Mutual, Bloomington, and George Schmeer, Freeport, Midwest Casualty.

In addition to Mr. Palmer, R. L. Davis, assistant director, R. A. Nelson, chief deputy, and Frank Young, special deputy, represented the insurance department.

## HOLIDAY HINTS AND HAZARDS

★ Frosty November—month of festive boards—is also the month when merchants look forward to holiday trade.

★ Which, of course, means crowds, and crowds and catastrophes go together. The hazards always present during the Christmas rush hint strongly of the need of Ohio Casualty's General Liability Policy in order to protect holiday profits.

★ Start now and do your Christmas SELLING early! If you can't offer your clients the reasonable rates and advantages of an Ohio Casualty coverage—there's still time to join our prosperous family. Write for full details today.

## THE OHIO CASUALTY INSURANCE CO.

Home Office

Hamilton, Ohio

Automobile Accident  
Burglary

Full Coverage Automobile

Liability

Plate Glass

Fidelity and Surety Bonds

## Edson Lott Dinner Great Human Evening

(CONTINUED FROM PAGE 21)

"Tonight, Aunt Maria," cried Uncle Edson pounding his chest, "I'm a big shot."

Edson Lott, after rising a second time to accept a silver bowl and candelabra, dropping back to his seat, unable to talk, covering his face, with A. Duncan Reid's arm on his shoulder.

Appropriately a group of leaders in the National Association of Insurance Agents and National Association of Casualty & Surety Agents attended. They were in the city for conferences with company people. Their presence was appropriate because Edson Lott for many years was in the front line campaigning for the American agency system. The producers group included C. F. Liscomb, Duluth, president National agents association; C. C. Jones, Kansas City, president Casualty agents unit; C. H. Burras, Chicago, and C. A. Abrahamson, Omaha, both past presidents casualty agents organization; Allan I. Wolff, Chicago, W. Owen Wilson, Richmond, Va., W. E. Harrington, Atlanta, and K. H. Bair, Greensburg, Pa., all past presidents national agents association.

L. E. Zacher, president of the Travelers, who is rarely seen at insurance gatherings attended. Another Hartford company president on hand was Morgan B. Brainard, Aetna Life.

### Reid Was Toastmaster

A. Duncan Reid, president Globe Indemnity, was toastmaster. He was a member of the committee that arranged the event, the others being: John J. King, president Hooper-Holmes Bureau; T. J. Grahame, first vice-president Globe Indemnity; Clarence Axman, editor "Eastern Underwriter"; Vincent Cullen, president National Surety; John McGinley, vice-president Travelers; W. H. Tomlins, vice-president American Surety.

Mr. Reid read a number of communications from the Pennsylvania Association of Insurance Agents of which Mr. Lott is an honorary member; Pittsburgh Insurance Club; Charles G. Smith, manager New York Insurance Fund, "From a friendly enemy;" Charles Holland; Walter Cowles, who has been with Travelers 53 years; Hart Darlington, U. S. manager Norwich Union; W. H. Mooney, former vice-president Aetna Casualty; W. B. Joyce; W. G. Curtis, president National Casualty; B. M. Culver, president America Fore; R. Howard Bland, chairman U. S. F. & G.; G. S. Van Schaick, vice-president New York Life, former New York superintendent; the village clerk of famous Penn Yan wishing Mr. Lott well on his 81st birthday.

### Superintendent Pink Is Heard

Mr. Reid, with some pleasantries about the affliction "codeitis," presented Superintendent L. H. Pink of New York, who spoke briefly.

Jesse Phillips, chairman Great American Indemnity, spoke feelingly in appreciation of the honor guest. He remarked that in 1895, which was two years after Mr. Lott entered the business, total casualty premiums in this country were \$15,000,000 and losses \$5,500,000. In 1936 premiums of New York admitted companies were \$750,000,000.

### Richardson's Rare Delivery

Mr. Reid had the agency leaders take a bow. Then he presented Frederick Richardson, U. S. manager General Accident, who had been commissioned to conduct the necessary research to establish Mr. Lott's age.

Mr. Richardson gave a playful, sparkling account of his research, commencing: "Mr. Lott comes of a very ancient family. The Lot family, as you will remember—" Coloring his facts at times, Mr. Richardson carried Mr. Lott forward from jobs in Penn Yan village stores, through newspaper edi-

## Glimpsed at Edson Lott Dinner



Top row (left to right)—F. J. Canty, U. S. Casualty; R. R. Gilkey, secretary Surety Association of America.

Second row—L. E. Zacher, president Travelers; C. E. Wheeler, deputy insurance superintendent, New York; Martin Lewis, assistant manager Towner Rating Bureau.

Third row—C. W. Hobbs, National Council on Compensation Insurance; M. B. Brainard, president Aetna Life; Spencer Welton, Chicago, vice-president Massachusetts Bonding (below Mr. Brainard); W. W. Greene, vice-president General Reinsurance; Franklin Vanderbilt, New York casualty manager Indemnity of North America.

Bottom row—Charles P. Butler, marine department North America; G. A. Watson, New York, associate editor National Underwriter; E. J. Bond, Jr., president Maryland Casualty, and A. M. Best, president A. M. Best Company.

torial work to insurance and U. S. Casualty of which Mr. Lott is now chairman.

"This is entirely in Uncle Edson's favor," Mr. Richardson declared at one point, "He never was a choir boy."

Mr. Richardson closed with some verse that he had composed which was a warm tribute to Mr. Lott.

### Garber Goes to Chattanooga

The Employers Liability has promoted Alex M. Garber, Jr., from the Birmingham claim department to managerial duties in the Chattanooga claim office, where he will succeed H. V. Kincannon, recently transferred to the Gulf division in New Orleans.

## Prime Attributes Seen in Business Leader

(CONTINUED FROM PAGE 24)

Mr. Mooney until the morning hours and would not infrequently be called at his home at night to receive directions for getting something started early the next morning.

He relished play and fun as much as any, and after hours or on the golf course would be the kidding, joyful, carefree companion, but he was always wary of selecting or promoting a man who was not "all business" during business hours. He would not appoint men, for instance, whose first interest was

politics, athletics or art. Occasionally, of course, a good man would prove the exception to Mr. Mooney's rule, and he might be chided by his remembering friends when an appointee turned out to be a politician or a concert singer.

A favorite statement of Mr. Mooney to his subordinates was that a man on the offensive always has a better chance of winning than a man on the defensive, but the man taking the offensive must always know what he is about. He himself constantly made use of this principle. For instance, if he knew that a man was approaching him with a grievance on a point where the company was not prepared to yield, he would launch into a critical discussion of other actions of the visitor in such a dynamic, forceful way, that the original grievance was likely to be forgotten or pushed aside.

### Enjoyed the Fighting Spirit

He liked, though, to have fighters about him; would debate vigorously with them. Leaving after a discussion, they would often believe they had not made a dent in his convictions only to find later that their ideas were being adopted and with acknowledged credit to them. In this way he built a strong organization about himself for this habit of vigorous debate aided him in probing into men's abilities and views, making it possible for him to select the best man for individual positions.

Mr. Mooney likes to cite examples out of his personal experience. Illustrating the value of specific examples for a salesman, he would tell about the early days when he sold velvet. Instead of throwing out a whole case full of samples before a man, he had been taught that it was more likely to command attention if he threw out one piece and said, "What do you think of that for \$2 a yard?"

### Advertising and Education

In two fields particularly did Mr. Mooney influence Aetna Life policy. These fields were advertising and education, and it may be noted how closely related these are.

Mr. Mooney is a great believer in advertising. He believes also that the advertising which does not bring the greatest immediate return may be of foremost value to the company. The appropriation of the Aetna Life for its practical aid in education toward reducing automobile accidents is the result of Mr. Mooney's faith in advertising. This faith in good will and prestige-building, through advertising, fits in with his whole attitude. He was intensely practical in dealing with every situation affecting the company's welfare, but on the outside he was sure that no immediately selfish treatment of an issue or men would promote the interests of his company. Therefore, he constantly did what to some seemed at the moment to be generous, if not wasteful, but in nearly all cases events proved his wisdom in building for Aetna Casualty & Surety an acceptance value which could be translated into agency appointments and premium dollars by alert special agents and agencies.

### Casualty School Project

The casualty school idea was not original with Mr. Mooney, but it was he, inside the Aetna Casualty who gave it backing and impetus until it has become one of the distinctive marks of the company, giving it a foremost rank in the insurance educational field. Vigorous prosecution of the educational idea through the home office school and correspondence courses has made the Aetna men education conscious to an exceptional extent. That is one of Mr. Mooney's major achievements.

As a letter writer, he takes top rank. His letters make a man feel that Mr. Mooney is standing in front of him talking, and that is just what Mr. Mooney is doing, because it is his habit to dictate while standing or walking back and forth across his room. While dictating or talking to a man in his office, Mr. Mooney would fondle or smoke his cigar and also twirl his watch chain about his finger. Men visiting him would be fascinated by that twirling watch

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chain and would be watching to see whether at any time it would hit anything as he walked back and forth.

In his home life, Mr. Mooney has been one of the happiest of men. The absorbing interest of recent years for Mr. and Mrs. Mooney has been the development of his country place in West Hartford which they have made a rare beauty spot. Mr. Mooney has no children of his own, but has always found it easy to win their confidence and good will. Frequently on the way home from his work he would drive through the park and stop to talk to the children there.

If a niche in Aetna Life history were to be left open for "Bill" Mooney to fill in, he would not select a bust of himself, but something which would represent the organization he left behind, if into that representation could be put the faith, good will, loyalty and affection which he feels for the men and women who helped him to build.

### Maryland Casualty's Jubilee For Its 40th Anniversary

BALTIMORE—The Maryland Casualty's 40th anniversary celebration will be held at the home office June 14-16 of next year. All general agents and branch managers who qualify for invitations by production during the current year will get together for a party. The first day the celebration will be centered in Baltimore. Early the next morning a special train will carry the guests to Atlantic City and spend two more days there.

### Orsinger Now in Charge

F. A. Orsinger has taken over the Commercial Service Bureau of Chicago and is sole proprietor. This office conducts engineering and safety work, and payroll audits. Mr. Orsinger has been connected with it for two years. He has been in the business 18 years, starting with the Employers Liability at Minneapolis and later being an engineer at the home office of the Continental Casualty. The Commercial Service Bureau specializes on casualty and marine work.

### N. C. Claim Men Gather

The semi-annual meeting of the North Carolina Association of Claim Men was held in Greensboro with about 50 on hand.

Officers were reelected, they being: President, James E. Gay, Jr., Gay & Taylor, Winston-Salem.

Vice-president, Wess Cable, Liberty Mutual, Charlotte.

Secretary, H. V. Bishop, American Mutual, Greensboro.

Treasurer, Louis Carpenter, Maryland Casualty, Charlotte.

### Fool-Proof Lock Shown

L. A. Marrs of the Dudley Lock Company talked before the Rockwood Producers Club of Chicago on crime and its origin. Mr. Marrs discussed objections that are often raised to the sale of burglary insurance because of good locks which are considered manipulative-proof. Development of a new fool-proof lock which cannot be picked was demonstrated.

### Inspection Law Construed

Labor Commissioner Krogstad of Michigan announces that he will give certificates of competency to all special elevator inspectors now employed in Michigan, provided they can pass an examination that is being prepared. This decision was made following a conference with Henry D. Sayer, Association of Casualty & Surety Executives, and others. A problem was created because of the wording of a new law that reads: "No person shall be authorized to act as a special inspector unless he is an elevator construction man."

## Urge Extra Fee in Indiana to Finance Qualifications

(CONTINUED FROM PAGE 3)

Recognizing importance of "The Problems of the Rural Agent," this topic was given a prominent place on the program. C. W. Owens, Farmland, Ind., chairman rural agents committee, told what had been done in Indiana. It is practically impossible to define a "rural agent," he said, and amounts pretty much to "what the agent thinks about it." He had thought this group would be in towns from 5,000 down but he received a letter from a New York agent in a city of 28,000 population who presented problems of a rural agent.

It is estimated half the agents in Indiana have rural agent problems. He pointed out that many men in responsible positions including field men and home office representatives started as rural agents. Therefore, he claimed, it is important to provide proper education for this group. Organization work has been under way in Indiana with good results. Some 1,150 are on the prospect list as being the right type.

### Forshay Tells Activities

Mr. Owen introduced R. W. Forshay, Anita, Ia., chairman National association rural committee, who outlined what has already been accomplished in this field in about 16 months. Some 44 states now have rural agents committees and meetings are being held. Policies of mutual fire companies, their financial condition and by-laws are analyzed. He suggested rural agents be brought into state associations on a special basis of \$10 or \$15 dues and they be given a program that will help with their problems.

He referred to the "second leg" of the Business Development program in which the problems peculiar to rural agents are treated. Pamphlets are available to rural agents.

The menace of cooperatives to the rural agents' business was emphasized and it was urged that the address of Bert E. Mitchner, Hutchinson, Kan., at Dallas on this subject be studied, 100,000 copies of which have been printed for general distribution. In Oklahoma this address is being broadcast by radio this week.

### Considers Farm Forms

Atwood Jenkins, of Richmond, Ind., national councillor, read a prepared paper on lack of conformity in farm fire insurance forms as between states. The present farm policies do not adequately cover modern farm equipment. This, he said, had cost his agency a new gasoline engine and a hay bailer, for a farm owning client who had thought he was insured.

The high point of the convention was the address of Secretary Bennett of the National association, which closed the morning session.

### Reports Are Rendered

Reports of resolutions and nominating committees were given following the luncheon. R. G. Hastings was chairman resolutions committee, other members being R. B. Tudor, Kokomo; W. R. McKowan, Newcastle; G. B. Woodward, Bloomington, and Don Van Liew, Gary. Marion Mogle, Gary, was chairman nominating committee, other members being Ralph McReynolds, Evansville, and C. E. Fisher, Muncie.

Resolutions adopted extended thanks to the Indianapolis association, hosts; thanks to retiring President Swadener and other officers for their diligence and attention to the activities; appreciation of the Business Development movement in bringing closer relationship and better understanding between agents and company field men, and assistance of field men in securing members for the association.

Another resolution adopted placed authority in the hands of regional vice-presidents for transacting association

## Just a moment, Mr. Shakespeare ... aren't you mistaken in this case?

'Twas Bill Shakespeare, we believe, who ventured the question and answer about "What's in a name?"—"A rose by any other name, etc."

As far as the Provident is concerned we are constrained to believe that there is plenty in the name.

In fact, here's what Noah Webster found in it:

*prov'i-dent* (-dēnt), a. [*L. providens, -entis*, p. pr. of *providere*: cf. *F. provident*. See *PROVIDE*; cf. *PRUDENT*.] Providing for future wants; prudent in preparing for future exigencies; cautious; economical; —sometimes with *of*; as, a provident man; an animal provident of the future. Syn. — Forecasting, careful, frugal, thrifty. See *WILL*. *provident society* a form of benefit society.

Policyholders and Field representatives have found the Provident "careful, frugal, thrifty" in their interests since 1887.

**PROVIDENT LIFE and ACCIDENT INSURANCE COMPANY**  
CHATTANOOGA • TENNESSEE

*"Comprehensive Liability Coverage"*

ALL RISK  
PUBLIC LIABILITY  
INSURANCE

Great Lakes Casualty Company  
Detroit, Michigan

business in their districts under supervision of the vice-president.

Ross Coffin, newly elected president, presided at the afternoon session, announcing it would be conducted along the line of B. D. meetings. He introduced R. M. Fox as district vice-president who led the discussion.

First speaker was Walter Falk, manager brokerage department, New York office Royal-Liverpool group. Mr. Falk said the consumer's cooperative movement is growing in the United States and, like a cancer, may destroy the profit system of business and create a collectivism like that of Russia. In Wisconsin a measure was passed requiring cooperative plans to be taught in schools. The federal government, he said, has spent millions in cooperative projects. This movement strikes directly at the agency system of operation, he said. Products from countries where cooperatives predominate are inferior, he said.

#### Financial Responsibility

Hugh Reynolds, of the insurance law firm Slaymaker, Merrell & Locke, spoke on the financial responsibility act of Indiana. Riot and civil commotion policies and sit-down strikes were discussed briefly.

Mr. Fox called attention to the effort in New York to secure legislation extending authority of fire companies to write casualty lines on automobiles, and of casualty companies to write fire and theft. It was pointed out that should such laws be passed agents would run the risk of losing business to finance companies.

Occupational disease insurance was briefly discussed. Trouble in getting examinations for employees was reported.

Personal floater policy coverage of jewelry and furs was discussed. To get around the \$250 limit it was advised higher values be scheduled for the additional premium charged.

#### Hold Executive Session

An executive session of directors was held with 10 members present. Also attending were a number of agents not members. Matters were discussed which later were embodied in the resolutions.

Secretary J. W. Stickney, Indianapolis, reported 25 percent increase in membership Aug. 31 over Nov. 30, 1936. He reported on Business Development meetings, a number having been held and others being scheduled.

Secretary Stickney in his report recom-

### Jottings Made at Indiana Local Agents' Gathering

Among company representatives present at the Indianapolis annual meeting of the Indiana Association of Insurance Agents were C. J. Lingenfelder, W. L. Chase, James E. Guy and L. F. Summers of the Chicago America Fore office; H. W. Donnan and H. W. Cobb, Hartford Fire, Chicago; William L. Leonard, J. S. Mountford and J. P. Fellows, Fireman's Fund, Chicago; Leonard Peterson, secretary Home, New York office; S. D. Brodt, Carl E. Ingram and G. D. Gregory, Great American, Chicago; L. J. Grant, Ocean Accident, Chicago; Walter Falk, New York, and Will S. Ellis, Royal-Liverpool, Chicago; S. K. Gray, Yorkshire, New York; Paul K. Welsh, Ohio Casualty, Sandusky, O.; Peter Eriksen, Underwriters Service Association, Chicago.

The new sound movie, "Approved by the Underwriters," recently developed by the Underwriters Laboratories, Chicago, was exhibited. Curtis R. Welborn, secretary of the laboratories, urged that this service belongs to the agents and they should use it more in their service to policyholders. The movie is most instructive and interesting.

Invitation was extended to meet in Evansville next year.

E. H. Forry, Indianapolis, past president Indiana Association, entertained Mr. Bennett, officers of the state association and several past officers at lunch.

Among company groups having headquarters and showing exhibits of agency building material were the Home, Royal-Liverpool and Crum & Forster.

mended considering enlargement of the legislative reserve fund to make possible employing a special legislative representative. He also urged the legislative program be developed much more extensively. In the past it has been considered necessary to conduct legislative work for only two or three months every year, but Secretary Stickney said it is a continuing necessity with a varying degree of activity. In off legislative years various legislative studies are conducted, such as for the proposed workmen's compensation fund now being conducted by a special committee. The agents should concentrate on this now and not wait until the legislature convenes in 1939.

J. W. Kirkpatrick, Muncie, chairman grievance committee, reported on a number of matters and Chairman C. W. Owens of the farm committee reported the committee after three years of comparative inactivity has done much work. The work can be furthered best in Indiana, he said, by securing more rural agent members.

A. L. Jenkins of Richmond, national councillor, told of accomplishments, including refinement of the supplemental contract, improvement in U. & O. forms, broadening the dwelling house policy, reinstatement of the automobile comprehensive contract, revamping farm policies, etc.

#### Iowa Adjusters Association

DES MOINES—The new Iowa Association of Independent Insurance Adjusters has elected officers as follows: Howard E. Kopf, Davenport, president; George Marolf, Mason City, vice president, and J. Lee Hill, Des Moines, secretary.

#### Mortensen Milwaukee Speaker

MILWAUKEE.—The annual fall meeting of the Milwaukee Board of Casualty & Surety Underwriters was held Wednesday evening. Commissioner Mortensen of Wisconsin was the principal speaker. J. C. Brown was chairman of the committee in charge.

### Record Attendance at Illinois Agents Rally in Rockford

(CONTINUED FROM PAGE 5)

He stated that including the names of members is valuable in membership work, since assured look for the names of their agents. Accident prevention work was urged by H. E. Reeves, Joyce & Co., Chicago, as a builder of public prestige.

President W. H. Stewart, Robe Bird, Rockford, vice-president American of Newark; A. S. Keys, Springfield; L. E. Falls, Newark, vice-president American; C. F. Risley, Wisconsin special agent Great American, and C. R. Welborn, Chicago, secretary Underwriters Laboratories, were the speakers at the first convention session. E. M. Allen, New York, executive vice-president National Surety, and W. H. Bennett, general counsel national association, spoke at the banquet. F. S. Dauwalter, New York, director Business Development office, is scheduled for the main address Thursday morning.

#### Farm Committee Report

Mark I. Hall of Belvidere, chairman farm committee, in his report said that educational meetings have been held throughout the state in order to give correct information as to stock company practices. Mr. Hall said that there are many inexperienced agents who do not appreciate the fact that price is not nearly as important to the customer as a sound company with sufficient money back of it to pay all obligations. He said there is now a tendency on part of farmers to give consideration to the financial condition of their insurance companies. The large grain and corn crop is creating demand for additional insurance at this time. Electrification on the farms is becoming general and raises new insurance problems. Live stock values have become much higher, requiring increased insurance limits and additional protection.

Old line companies, he said, are writing a streamlined farm contract, the best that has been issued during the last 30 years. He predicts that the companies will further broaden the coverage and insure all farm property in one policy. He said that the stock companies have kept improving their policies right along. Credits for superior construction, lightning rods, spark arresters, fireproof roofs on dwellings, and more recently fire department-telephone-water supply combination, have all been granted.

#### Excelsior Declares Dividend

A dividend of 15 cents a share, payable Dec. 31 to stockholders of record Dec. 15, has been authorized by the Excelsior of Syracuse. The first ten months net income was \$53,247 compared with \$46,040 last year. Net premium income also shows a substantial increase over last year.

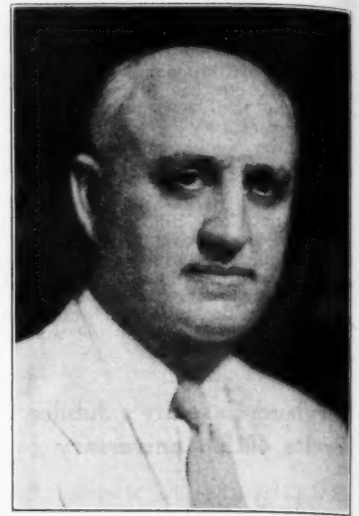
Donald G. North of New Haven, Conn., was elected chairman of the Excelsior's business development committee for 1938. Assisting him will be J. E. Greenwood of Warren, O., retiring chairman of the committee; F. L. Greeno, Rochester, N. Y., and L. Godshall, Atlantic City.

#### Boney Outlaws 50-50 Plan

Commissioner Boney of North Carolina again has outlawed the so-called 50-50 plate glass policy. He had given approval to the use of such a contract in January, 1936. A straight deductible policy may be used but not a contract that provides that any portion of the premium becomes due and payable only after the occurrence of a loss.

**You're In the Money**—when you sell accident and health. Read The Accident & Health Review for sales pointers. Sample 10 cents. Address A-1946 Insurance Exchange, Chicago.

### Being Groomed



RAY MURPHY, Iowa

DES MOINES—Ray Murphy, Iowa commissioner, is being groomed for possible appointment by President Roosevelt as assistant Secretary of Labor to succeed E. F. McGrady, resigned. Mr. Murphy is one of several candidates whose names have been submitted for appointment, it was learned from Senator Gillette of Iowa who was asked to prepare a statement of recommendation and qualifications. The President is attempting to find a successor to McGrady who is impartial as between rival aspirations of labor organizations headed by William Green and John L. Lewis.

Mr. Murphy is a former national commander of the American Legion.

Consequential Coverages answers all questions on U. & O., profits, rent and leasehold insurance. By W. S. Foster, foremost authority. \$2. Order from National Underwriter.

The Illinois Insurance department has ordered a dissolution of the Combined Mutual Casualty of Springfield, Ill.

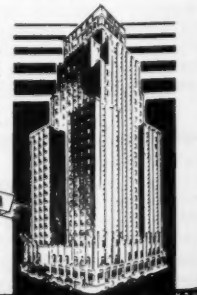
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# POINTERS FOR LOCAL AGENTS

## Agents of National Group Give Views on Advertising

HARTFORD.—Nearly 3,000 agents from every state told the National Fire group of Hartford what kinds of agency advertising they believe are most effective, what forms of competition most seriously affect their business, which types of insurance have the best sales prospects, and what instructive material they would most appreciate. The survey was made to guide the new advertising department in most effectively helping the agents of the four companies to sell more fire, automobile, inland marine, and allied lines. The study was directed by Jarvis Woolverton Mason, who became manager of the advertising department when it was established Oct. 1.

### Result of the Vote

Fifty-four percent of the agents believe mail advertising and newspaper advertising to be effective. Thirty percent voted for window displays, 28 percent for indoor posters, 23 percent for novelties of various kinds, and 16 percent for billboard and outdoor advertising.

A further breakdown of this question asked what types of mail advertising the agents felt to be most effective for their firms. Blotters led all the rest with a vote of 63 percent. Commenting on this result, Mr. Mason said: "Unquestionably this strong conviction of the value of blotter advertising is due to the fact that many agents have used them for years and results were bound to accrue, but the popularity of blotters shows that the agents disregard one important requisite of the most effective advertising—originality! If you were the only agent in your community using blotters for advertising, they would be vastly more effective than is the case now, when practically every agent is using them."

The next most popular form of mail advertising is leaflets with letters, which was believed effective by 31 percent of the 2,958 agents who returned questionnaires; 28 percent believe in leaflets alone or with bills, 22 percent in circulars on agency service in general and in policy stickers, 16 percent in letters without enclosures, and 12 percent in post cards.

### Forms of Competition

The third question was: "Which forms of competition seriously affect your fire, allied, automobile, and inland marine business?" The answers, nationwide, were: direct writing mutuals, 59 percent; agency mutuals, 41 percent; cut rate stock companies, 31 percent; reciprocals and exchanges, 28 percent, with various other forms of competition trailing.

Sixty-five percent of the agents believe that the comprehensive automobile policy holds forth the best sales prospects among a list of 34 fire, allied, inland, and automobile lines. The supplemental contract was selected by 54 percent of the agents, windstorm insurance by 53 percent, automobile collision by 52 percent, use and occupancy by 41 percent, and personal effects and rent insurance by 34 percent each.

### Instructive Material

Answering the question "On which subjects would you like to have instructive material?" 40 percent of the agents said insurance surveys or audits, 38 percent said selling, 30 percent said collections, 29 percent said mail adver-

tising, 27 percent prospect lists, and 26 percent agency records and systems.

All these opinions of this cross-section of the agents, and many more, are given in a new copyrighted booklet entitled "American Agents Tell All" that is being sent to all the agents of the National Fire of Hartford, the Mechanics & Traders, the Franklin National and the Transcontinental this week.

## Sales Opportunities Pointed Out at California Meet

Sales problems were discussed at the California Association of Insurance Agents annual meeting in Hollywood by leading agents.

James K. Ingham, Pasadena, discussed insurance on the home. He urged agents to find out what is back of the fire insurance contract and be in a position to inform the buyer in regard to the company issuing the policy, whether it is financially sound and whether it stands on the legal phraseology of the contract it issues. Rent insurance was highly recommended by Mr. Ingham. "Be yourself, know yourself, know your company, know your contract, and then go out and sell your service," he concluded.

### Liability of Home Owner

Harold Barnhart, Buckman-Mitchell Company, Visalia, discussed "Liability of the Home Owner or Tenant." The hazards involving liability are almost unlimited, he said. Every property owner or tenant stands in the danger zone. Extraordinary circumstances do not absolve him from the liability which the law imposes. The law places upon the property owner or tenant the responsibility of keeping his premises in a safe condition for those who enter on an expressed or implied invitation. "Is there a property owner who wishes to leave his bank account or his other possessions to the tender mercies of a jury. Public liability insurance costs little. It covers a multitude of oversights and omissions. Liability insurance does not cost a fortune—but it may save a fortune," said Mr. Barnhart. He also told of the opportunity for sale of workmen's compensation insurance, dog injury coverage, sports and golfers' liability, and

demolition coverage on homes during repairs.

"Complete Coverage for the Automobile and Owner" was discussed by Walter Robinson, San Bernardino. He told of the opportunity to develop coverage on trailers, such as contingent liability, etc.

A. E. Shepperd, San Jose, talked on "Insuring Personal Income." Back of physical properties, money in the bank, etc., is a man's earning power, without which he cannot retain possession of such properties. Earning power and its protection by accident and health insurance should be of first consideration to the prospect.

"Practical Methods of Premium Financing" were discussed by Ernest Cochran, Fresno. Premium financing has passed through its preliminary stages, he said, and is now a simple plan for achieving its purpose. By its use, agents can place term insurance to advantage.

C. P. Fisk, Pasadena, presented a series of charts covering the important points for consideration in the achievement of success in the sale of insurance. Every successful sale, he said, is a drama, and every human contact is a potential sale.

B. J. Lynch, Rule & Sons, Los Angeles, talked on "The Stock, Fixtures and Building."

Ray Nettleship, Nettleship Company, Los Angeles, discussed "Liability Coverage."

### Tell Customer Benefits

Tell the customer the benefits he will get and give proof of that benefit, said Elmer Wheeler, president of Tested Selling, at the annual convention of the mutual fire companies in Grand Rapids. The first thing the prospect asks himself about a product is, "What will it do for me?" The salesman should develop "you-ability" and use "you" instead of "I" in his sales talk. People form snap judgments and form opinions in the first 10 seconds of a sale—which may affect their entire attitude, so it is necessary to get the prospect's favorable attention in the fewest possible words, said Mr. Wheeler.

A salesman should ask leading questions like a good lawyer. He should never ask the prospect if he wants to buy, but what, when or how much he wants to buy. "It is all in how you say it and the way you say it as well as what you say," said Mr. Wheeler.

Elwell's Insurance Agency, Exeter, N. H., has purchased the Norwood Nute agency in that city.

## Proper Service Essential

Despite the fine facilities offered by companies through their field men and engineering departments, few agents take advantage of them in getting new business or holding old business, a field man stated. As an example, he cited a church in a town of 30,000 population on which \$100,000 fire and \$26,500 tornado was carried, written by three agencies and requiring 19 policies. Making a survey at the request of the agent representing his company, he found that needed additional coverage to the extent of \$87,000 supplemental contract and tornado insurance could be obtained for an additional premium outlay of only \$42 annually, the policies being written on a five-year basis and the premiums coming due on the rotating plan, one-fifth being payable each year.

The average agent in the smaller cities who does not have his own engineering

department is not likely to ask his company for a survey until he is about to lose the business in competition, the field man said. He then gives the field man about a day's notice, wiring or telephoning him that he is on the point of losing a nice risk and asking him to come immediately to survey the risk and save the day.

Too many agents are inclined to renew business year after year without giving their assured the intelligent service he is entitled to expect from his local agent, the field man said. The agent wonders why he is losing business to competitors but makes no attempt to find the simple remedy for the situation. An agent, to justify his commissions, must keep in touch with the insurance needs of his clients and have an up-to-date knowledge of the trends and new coverages in the business.

## SALES IDEAS OF THE WEEK

### New "Right to the Point" Edition Now Issued

The new "Right to the Point," the elementary fire insurance book which was put out 40 years ago by the Rough Notes Company, has been rewritten and comes out in a fifth edition. It is one of the best manuals out for agents and brokers. It is sold by THE NATIONAL UNDERWRITER for \$1 for the cloth edition and \$1.25 for the leather. It is now used in over 100,000 agencies. The new edition is in pocket size of 150 pages, giving 345 questions and answers covering fundamental points about policies, forms, clauses, endorsements, lines of insurance, agency methods and practices. The edition has been carefully checked to make sure that every useful point has been covered. The answers are clear, simply stated and complete. It has been rebuilt from cover to cover. The question and answer arrangement has been very popular. It has been brought up to date. There is no book of its character that equals it in elemental, useful information.

### Check List for Agents Not Producing Fidelity Volume

For agents who are not getting a substantial amount of fidelity bond business from commercial houses, Moulton Green, vice-president of the R. B. Jones & Sons agency of Kansas City, suggests the following check list of questions:

Have you recently reviewed the varying conditions of the several forms of bonds from a bankers' or brokers' bond to a simple schedule?

Do you cut clippings from the newspapers concerning local peculations?

Have you prepared a proper and effective approach on fidelity bonds?

Have you studied the extent to which the average fidelity loss is under-insured?

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# FIRE INSURANCE NEWS BY STATES

## MIDDLE WESTERN STATES

### Kansas Mutuals in Session

**Annual Meeting of State Association Is Being Held This Week in Wichita, With Strong Program**

The annual convention of the Kansas State Association of Mutual Insurance Companies is being held this week in Wichita.

A fieldmen's group meeting was held Wednesday morning with Paul M. Mingenback as chairman. Topics discussed were: "Trend of Labor and Material Values," M. C. Voran, Wellington; "Uniformity of Commission Schedules," T. C. Pollard, Topeka; "A Profitable Agency and Its Service Requirements," Frank Regier, Newton; "The Supplemental Contract," C. E. Wheeler, McPherson.

### Afternoon Program

The afternoon program included an address of welcome by R. D. Bounous, assistant secretary Wichita Chamber of Commerce; response, O. S. Alles, vice-president Alliance Cooperative, Topeka; president's address, C. T. Collins, Republic Mutual, Belleville; report of secretary-treasurer, H. J. Ferguson, McPherson; "Possibilities for Expansion in Business," P. W. Bartsch, secretary, Midland Mutual, Newton; "Rates and Rate Making," E. B. Fergus, Kansas Inspection Bureau, Wichita; "Interesting Experiences with Difficult Problems" (five minutes each), F. T. Barlow, secretary Southern Kansas Mutual, Wellington; J. O. Stromquist, secretary Swedish-American, Lindsborg; George Wamhoff, secretary Farmers Mutual, Holyrood; address, O. A. Garnett, tax commissioner, Wichita chamber of commerce.

The annual banquet was held Wednesday evening. Thursday's speakers are:

"Blazing the Trail," W. B. Gasche, president Alliance Cooperative, Topeka.

"Address," H. P. Cooper, secretary National Association of Mutual Insurance Companies, Indianapolis.

"Inland Marine Insurance," Maurice Fitzgerald, underwriter Republic Mutual, Belleville.

"Influence of Modern Machinery on Farm Values," Theo. Gfeller, secretary Kansas Farmers Mutual, Chapman.

"Electrical Hazards in Fire Underwriting," J. W. Handy, Wichita, city electrical inspector.

"Interesting Experiences with Difficult Problems" (five minutes), E. N. Regnier, secretary Farmers Mutual, Wamego; G. W. Bushby, president Farmers Union, Salina; J. M. Farbes, secretary Farmers Mutual, Columbus.

"Reserves and Investments," C. J. Chandler, vice-president First National Bank, Wichita.

"Serving the Local Agent," A. C. Hale, sales manager Farmers Alliance, McPherson.

"Address," C. F. Hobbs, Kansas commissioner.

"Legislation," E. J. Smalley, secretary Alliance Cooperative, Topeka.

### Enforce Rural Wiring Inspection

LINCOLN, NEB.—Attorney General Hunter has advised State Fire Marshal Davis that he has authority to deputize qualified aides to enforce compulsory inspection of wiring of farm homes in rural electrification areas, asked for by the public power districts, the cost to be borne by the wiring contractors. The districts had sought to put the cost—\$3 to \$3.50—on the farmers, but they balked. Mutual fire companies have had inspectors in the field for some months at their own expense. Charles Horham, formerly inspector for the Lincoln fire department, will be in charge. Seven thousand farm homes are listed for inspection in the power districts.

### Program of Fireman Training

**New Plan Is Put into Effect by State Fire Marshal Sherman V. Coultas of Illinois**

SPRINGFIELD, ILL.—State Fire Marshal S. V. Coultas has announced a program of fireman training as a newly inaugurated activity of his department. Two deputies have been assigned as fire department instructors and are engaged in visiting the departments of the state. They are giving instruction in evolutions, use and care of equipment, life saving, first aid and kindred matters.

### Purpose of Program

"This program will accomplish two valuable purposes," said Mr. Coultas. "It will take elementary instruction to fire departments throughout the state, particularly the smaller departments and volunteers. It will enable the Illinois Fire College, held each June at the University of Illinois, to offer advanced courses of training, the need for which has been recognized for some time."

The deputies assigned to this work are T. R. Brooks of Clinton and W. T. Fife of West Frankfort, both former fire chiefs. Mr. Coultas states that the work has been received enthusiastically by the departments visited.

### Cleveland Efficiency Seen

**National Fire Protection Association States That More Harmony Prevails in the Department**

The National Fire Protection Association engineers that visited Cleveland say that the administration of Mayor Burton during the last two years has promoted harmony and efficiency in the fire department. The fire prevention bureau has done commendable work. Its force has been increased to 38 men. Serious deficiencies in personnel and apparatus in the fire department are well recognized, the engineers say, but preoccupation of the mayor and safety director with pressing police department matters has side tracked any action on the fire department needs.

### Department Appointees Held Liable for Misuse of Funds

LINCOLN, NEB.—The supreme court has ordered payment by F. A. Wood and M. Witzenberg of the \$12,630 judgment obtained against them by Insurance Director Smrha. They were named by Lee Herdman, when in charge of the Nebraska department, as special agents to operate the Lincoln Hail as a going concern, after he had taken it over. The court holds that a court order requiring a company to be operated as a going concern means to run it in the ordinary manner and to give due regard to the governing laws. It finds that the two agents, having used \$12,630 of loss funds to pay general expenses, are personally liable for the money, as it amounts to a misapplication of funds. The court found that more than \$40,000 of loss funds was unlawfully paid out and dissipated by the special agents, and so dismissed their claims for unpaid salaries.

Of particular interest to Director Smrha, because of pending matters, was this declaration of the court:

"The order for the sale or disposition of the assets of a trust being one within the discretion of the district court to make and enter, a receiver, appointive or

### Always on the Job



MRS. LILLIAN L. HERRING, Chicago

The Illinois Association of Insurance Agents, the Illinois Insurance Federation and perhaps half a dozen other organizations would be in a serious predicament were it not for the fact that Mrs. Lillian L. Herring looks after all the detail work and does it in a remarkably capable way. Her office in Chicago is the hub of many of these organizations. She is in charge of the registration desk at the annual meeting of the Illinois Association of Insurance Agents at Rockford this week and working behind the scenes she is looking after many of the details.

statutory, has no right to appeal therefrom, for he is neither the censor of the court nor interested in the event." This is the new law in Nebraska.

### Yetka's Qualification Move To Be Tested in Court

ST. PAUL—A court test of the authority of the Minnesota department over the qualifications of agents is set for Nov. 24 at Minneapolis. At that time Commissioner Yetka will be required to show what authority he has to determine the qualifications of A. J. Schunk, a Minneapolis agent, who was cited to appear before the commissioner Nov. 15.

Mr. Schunk, former Minneapolis postmaster, is general agent for several companies, including the Western Surety of Sioux Falls, Federal Life & Casualty, New Century Casualty, Great Lakes Casualty and Inland Bonding.

This will be the first legal test of the commissioner's authority over qualifications of agents since his action nearly two years ago in sending out questionnaires to all agents in the state. At that time several agents raised the question as to whether the commissioner had proper authority but there was no actual opposition and as a result of his drive the total number of agents was reduced in two years from 22,000 to about 14,500.

### Kansas Agents' Executive Committee in First Meeting

Glenn D. Hussey, president Kansas Association of Insurance Agents, held his first meeting with the new executive committee in Abilene, Nov. 15. J. M. Powell of Iola and H. V. Schott of the Smith-Stone-Snyder Agency, for many years secretary of the Wichita Insurers, have been appointed to the committee for two-year terms. Another member

to serve the one-year unexpired term of Alex Case, elected vice-president at the Topeka convention, is yet to be announced.

Members of the executive committee remained over Tuesday for the first meeting of the second series in the Business Development program at Abilene. Subjects discussed were "Some Selling Fundamentals," "Futility of Price Appeal," "How Vulnerable Are We?," "An Organized Campaign," also the following especially prepared for rural and farm writing agents: "Analysis of Kansas Non-Stock Policies and By-Laws," "Rural Agents Sales Methods," "Practical Demonstration on Selling Farm Insurance" and "Look Beyond the Label." A complimentary luncheon was given by the field men.

Similar meetings are to be held in all districts within the next month. Definite dates have not been announced.

### Mutual Reinsurance Is Being Revived in Wisconsin

MADISON, WIS.—Revival of a mutual reinsurance corporation to carry excess hazards of individual town mutuals insuring much of the farm property in Wisconsin is under way, according to J. E. Kennedy, executive secretary Wisconsin Mutual Insurance Alliance. The corporation was organized in 1932, but the membership never exceeded 15 companies, and as a result of the depression a number of mutuals found it difficult to meet the assessments occasioned by reinsured losses. More than half of the amount due has now been collected and the greater part of the remainder appears collectible in the near future.

Mr. Kennedy said more than 30 of the mutuals signified their intentions of joining the reinsurance corporation following a meeting here of some 200 representatives of the 193 town mutuals now operating in the state. Commissioner Mortensen has indicated that at least 30 of the town mutuals must take membership before it resumes business.

### PLAN UP IN MICHIGAN

LANSING, MICH.—A meeting of representatives of a number of Michigan farm mutuals is to be held here Nov. 23, according to L. P. Dendel, secretary Michigan Association of Mutual Insurance Companies, to consider a reinsurance setup. Serious consideration has been given by association leaders to a proposal that a pool be created to service reinsurance requirements of these small mutuals.

### Heck Speaks in Hutchinson

Ross Heck, superintendent Aetna Casualty, Kansas City, addressed the Hutchinson (Kan.) Insurance Board in connection with the fidelity bond campaign being conducted in Missouri and Kansas. Reports of the Kansas and National association conventions are to be given at the next meeting.

### St. Louis Brokers' Frolic

ST. LOUIS—The annual frolic of the St. Louis Association of Insurance Brokers was utilized to launch a campaign to double its membership. It had 200 members prior to the gathering.

Except for brief speeches by M. R. Bradley of the Automobile Bonding Company of Chicago and Charles Sinclair of Chicago, membership secretary of the Illinois Brokers Association, the evening was given over to entertainment.

It was revealed at the gathering that the association will endeavor to have the next legislature pass an agents and brokers qualification law. The organization actively supported the O'Malley



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code bill which was defeated three years ago. President E. C. Foote said the association is principally concerned with improving the standards and ethics of the insurance business and protecting policyholders.

#### "Open House" at Faribault

FARIBAULT, MINN.—Local agents and field men from all parts of southern Minnesota gathered here Tuesday for an "open house" meeting of the Southern Minnesota Agents Regional Association. A speaking program followed a dinner.

#### Long Quits Minnesota Department

H. L. Long, for 2½ years rate supervisor of the Minnesota department, has resigned to go with the general agency of Rogers & Field in St. Paul. He probably will be assigned to field work.

Succeeding him as rate supervisor is Oscar Hall, Minneapolis, for more than 30 years in insurance work in Minnesota. For many years he was with the North American Life & Casualty.

#### Urge St. Louis Reciprocity

ST. LOUIS—As part of the campaign to consolidate the gains made in the recent long drawn out in-and-out controversy, the Fire Underwriters Association of St. Louis has forwarded to all members and brokers a complete list of the present members of the organization.

The communication informs the members and their brokers that one of their obligations to their fellow members is to observe the principles of reciprocity laid down under the section which reads: "Members of this association, and individuals, firms or corporations registered with it, shall write insurance only for members of this association and individuals, firms or corporations registered with it, and then only as provided for in the constitution and by-laws."

#### Racine Stock Interests Heard

RACINE, WIS.—Local agents of stock companies had their inning at a hearing before the finance committee of the council, which has been studying the city's insurance situation for several months. A sizable portion of the municipal fire and tornado policies will expire this year and the finance committee will make recommendations on insurance to the council before the adoption of the 1938 budget. Grover Miller and other members of the local board presented the viewpoint of the stock company agents and made suggestions as to handling the insurance most economically through the local agents. At a previous meeting of the council committee Frank Lawton of the Wisconsin insurance department presented the state fund plan.

#### Favor New Appraisal Clause

The National Board has now formally suggested that in the interest of uniformity all companies use the appraisal clause of the new New York standard fire policy in Illinois. Under the new Illinois insurance code, companies are required to use the new New York standard policy and are given the choice of using the appraisal clause of either the old or the new New York standard.

#### Business Development Meets

A Business Development meeting was held at Dickinson, N. D., with talks by A. K. Bolton, National; W. L. Barr, Hanover; A. J. Swenson, Great American; Carl Indergaard, local agent of Belfield, N. D., and T. P. Davis, Phoenix of Hartford. Arrangements for the meeting were made by J. C. Nippolt, Aetna Fire, chairman for the field men, and S. D. Stow, chairman of the local agents' committee. Mr. Stow presided. The reaction at the round table discussion was enthusiastic and Belfield, N. D., asked for a test campaign.

At another B. D. meeting in Bismarck, arrangements were made by A. C. Bruns-vold, St. Paul Fire & Marine, and H. T. Murphy, local agent. Mr. Murphy presided. Talks were given by H. O. Kallgren, Home of New York; E. V. Lahr,

Jr., local agent. L. F. Temme, Beulah, N. D., local agent; T. P. Davis, Phoenix of Hartford. About 15 fieldmen and 25 local agents attended.

Two meetings were held this week at Fargo. Arrangements were made by Mr. Bolton and D. C. Smith, local agent. At a meeting in Jamestown, R. F. Thompson, Hartford Fire, and F. W. Newberry, local agent, were in charge.

#### First License Under New Law

LANSING, MICH.—The first agent's license issued under the 1937 qualification law goes to H. J. Anderson of Ludington. Only three other applicants so far have paid their application fees and are thus qualified to take examinations. No examinations have been scheduled as yet for other cities, although the tests will be conducted elsewhere from time to time as applications accumulate from the various districts.

The first week after the act became effective Oct. 29 more than 30 applications were received but none was accompanied by the required \$5 fee.

#### Form Kokomo Local Board

Ross E. Coffin and Jos. W. Stickney of Indianapolis met with nine local agents of Kokomo, Ind., and assisted in forming a local board. Officers elected are: Ross B. Tudor, president, and John L. Kiley, secretary-treasurer. H. M. Beitz was appointed chairman of the membership committee and a campaign to bring into membership the majority of agents in Kokomo is under way. Incidentally, the five charter members of the Kokomo board who were not already members of the Indiana Association of Insurance Agents signed up Thursday. A name for the new board has not yet been chosen.

#### Cover Oshkosh Sewerage Plant

OSHKOSH, WIS.—The new municipal sewerage commission accepted fire policies with supplemental clauses, protecting the sewerage treatment plant, and entered into an agreement with the Oshkosh Insurance Underwriters Association to provide coverage totaling \$254,000, which is being divided on a pro-rata basis among local agents belonging to the association.

#### Experts to Address Class

MILWAUKEE.—Inaugurating a new feature in connection with the property insurance class sponsored by the Milwaukee Board and conducted by the University of Wisconsin extension division, C. J. Timbers of the Fire Insurance Rating Bureau, instructor, is arranging to have a number of active insurance men address the class. This year the course is devoted to inland marine. Last week Howard Emmerich, special agent all-risks and inland marine department of the Commercial Union group, spoke on jewelers' block policies. Other similar subjects will be discussed by well qualified speakers at subsequent meetings.

#### Women Meet at Radio Studio

DETROIT.—The November meeting of the Detroit Insurance Women's League brought out the largest attendance in its history, when 110 insurance women gathered at radio station WWJ for a brief business session in the studio auditorium, followed by an inspection tour of the studios, during which they attended the broadcasting of a program.

#### Minnesota Mutuals Elect

MINNEAPOLIS.—S. T. Sager, Austin Mutual Fire, Minneapolis, was elected president of the Minnesota Association of Mutual Insurance Companies at the annual meeting here. He succeeds D. F. Raihle, Hardware Mutual Fire, who was named on the board of the National Association of Mutual Insurance Companies. Other officers elected by the state association were: Vice-president, H. J. Hjermstad, Citizens Fund, Red Wing; secretary-treasurer, Miss A. J. Dahlstrom, Minneapolis; directors, in addition to the officers,

are: E. H. Moreland, Tri-State Mutual, Luverne, and J. A. Buxton, Minnesota Implement Mutual, Owatonna.

#### Printing Loss in Evansville

Loss estimated at about \$50,000 was caused in a fire in the Burkert-Walton Company job printing plant in Evansville, Ind. The fire started in the basement, traveled up an elevator shaft and reached the roof. There is some confusion about the insurance due to the fact that while the management was negotiating with one group of underwriters on a blanket insurance program, specific policies that were expiring, were



### IT'S TIME TO *Plan*

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The basic information on which such plans are built is submitted by the agent in the form of a detailed questionnaire. The question and answers cover his agency's history, its market, its competition, its present methods.

The Research Division of the Advertising and Sales Promotion Department sits in conference, reviews the questionnaire, and determines the lines along which the plan is to be built. In its preliminary study, the Department draws upon many sources for help—information from field men who know the community well, background information from market surveys, and the Department's own fund of knowledge and experience.

A typewritten report is finally prepared. The report sets forth the Plan recommended with sections covering the searching out of the agent's best prospects, the detailed organization of calls and daily work that will bring greater results, the use of advertising—particularly direct-by-mail advertising—to assist the agent, and the offer of our complete cooperation.

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City or Town.....State.....

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renewed. The blanket insurance was under binder at the same time. There was about \$100,000 of insurance altogether.

#### Improvement at Detroit

National Fire Protection Association engineers who visited Detroit report that the fire marshal is improving the inspection procedure through redistricting the city and improving bureau records. There is a well developed training program. Current purchases of apparatus appear to be keeping the mechanical equipment of the fire department in effective condition.

#### Terre Haute Mutual Amends

The Terre Haute Mutual Fire of Terre Haute, Ind., an old company that was originally organized on July 1, 1896, is now having its charter amended to comply with the new Indiana laws. It does not insure any property outside of the corporate limits of its home city. It has about \$25,000 assets.

#### Add to Indianapolis Staff

The automobile loss adjustment department staff of the Indianapolis branch office of the Western Adjustment has been increased by the addition of J. F. Halladay from the Cincinnati office and Robert J. Rogan, from Fort Wayne. The business of the Indianapolis branch of

the Western Adjustment has been growing steadily under the management of W. J. E. Webber and it has been necessary to take over more office space recently.

#### Better Roofs at Highland Park

Chief Baker of the fire department in Highland Park, Mich., finds that about 95 percent of the new roofs are of fire retardant types. An attempt by the fire chief and city engineer to secure the adoption of an ordinance prohibiting wooden shingle roofs in the city has been successfully opposed by lumber interests.

#### No Commission on Own Property

COLUMBUS, O.—In reply to an inquiry regarding payment of commissions to agents on insurance written on their own property the first six months they are licensed, the Ohio department holds that the commission on such business may not be paid to the licensee during the six months nor at any other time thereafter. The department expresses the opinion that any other procedure would void both the meaning and the spirit of the law.

The Fire Prevention Day at Burlington, Wis., Dec. 6, is sponsored by the Burlington Board. The Wisconsin Fire Prevention Association has not scheduled an inspection there.

## IN THE SOUTHERN STATES

#### Virginia Manager Selected

Oscar H. West to Take Full Time Post with Local Agents Association of that State

RICHMOND.—Oscar H. West has been selected as full-time manager of the Virginia Association of Insurance Agents. For 20 years he has been a local agent in Waverly, Va., operating the agency of West & Brother, founded in 1888 by his father, the late Judge Jesse F. West of the Virginia supreme court of appeals. He has just sold the agency to A. P. Hartz, for some time an examiner for the Virginia banking department, and will take up his new work Dec. 1, with headquarters in Richmond. He is a nephew of Junius E. West of the West & Withers agency of Suffolk, former lieutenant governor of Virginia, and of C. D. West, head of the C. D. West & Co. agency of Newport News.

Announcement of his appointment was made by President J. Davis Ewell of the state association following a meeting of the executive committee, which was authorized at the annual convention of the association to select a man for the position. Mr. West has not selected his office in Richmond, but it will probably be in the Atlantic Life building, where the offices of Gibson, Moore & Sutton, with which Mr. Ewell is associated, are located. He plans to make a trip to North Carolina at an early date to get pointers as to how the manager plan is functioning in that state. President Ewell will probably accompany him on the trip.

The Virginia association, which was organized 40 years ago, now has a membership of 275. Guy Via of Charlottesville will continue as secretary-treasurer of the state association, though some of the duties of that office will be taken over by the new full-time manager.

#### San Antonio Committee

C. F. Dieter, president San Antonio Insurance Exchange, has appointed a nominating committee to report Dec. 21, when the annual election of officers and directors will take place, it being N. W. Jackson, chairman, A. C. McDavid, O. Wolf, W. G. Lutz, C. O. Sawtelle and Mrs. P. K. Dunbar.

#### Light Agenda at Gathering

Annual Meeting of the Southeastern Underwriters Association Was Held Last Week at Pinehurst

One of the lightest agenda in many years occupied the attention of the semi-annual meeting of the Southeastern Underwriters Association at Pinehurst, N. C. Practically the entire time of the executive committee, which met previously, and of the association itself was devoted exclusively to routine matters.

President Paul B. Sommers of the association, president of the American of Newark, in his annual address said that conditions in the south were of a greatly improved nature. He also called particular attention to the beneficial results that had ensued from the inauguration and enforcement of the agency balance rule and urged that, although conditions are much better, every effort be made to keep strictly in effect the benefits of the regulation.

The Capital Fire of California, a member of the Royal-Liverpool group, was admitted to membership.

Meetings of several affiliated organizations were held, and, although of an executive nature, it is learned that they were mostly devoted to routine affairs.

#### Launches Monthly Bulletin

The Insurance Women's Club of Oklahoma City is publishing a monthly news bulletin, with Pearl Elsea, North British & Mercantile, as editor. A contest is being conducted with prizes offered for an appropriate name for the publication. The club is planning a Thanksgiving luncheon Nov. 24.

#### Arkansas Reductions Possible

The business district of Fort Smith, Ark., has a fine chance for a 6 percent reduction in rates, Arkansas Fire Prevention Bureau officials told the city commission. "Fluctuations" in the new water system have decreased, and when official street names and house numbers are acceptable to the postoffice the district can be transferred from the fifth to fourth class, T. F. Baker, bureau manager, said.

Van Buren, Ark., can get a reduction in insurance rates of approximately 15 percent with the addition of one more paid fireman for night duty. Bureau en-



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Fire Hazards  
... Sell

## RELIABLE FIRE INSURANCE

This winter, when fire hazards increase from furnaces and other heating units, more and more prospects for fire insurance will become customers of RELIABLE FIRE INSURANCE REPRESENTATIVES. You can cash in on this winter business, and make more money all the year around

by representing RELIABLE, a Company reputed for financial stability, reliability, prompt payment of just claims, and cooperation with its agents. Write TODAY for further details to—

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Special Agents  
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An Independent Ohio Company, with a current surplus to policyholders of \$1,109,305.96

## The TOKIO

MARINE AND FIRE INSURANCE COMPANY, Limited

Established 1879

United States Fire Branch: 80 John Street, New York

J. A. KELSEY, General Agent GEORGE Z. DAY, Ass't Gen. Agent

U. S. Statement December 31, 1936

PREMIUM RESERVE .....	\$ 2,062,920.87
OTHER LIABILITIES .....	718,094.12
SURPLUS TO POLICYHOLDERS.....	11,097,829.98
TOTAL ASSETS .....	13,878,844.97

Bonds & Stocks valued on New York Insurance Department Basis. Securities carried at \$623,635.21 in the above statement are deposited in various States as required by law.

Chicago Branch: 175 West Jackson Blvd.

Alfred J. Couch  
Manager Brokerage and Cook County Depts.

gineers have just completed a check on the water pressure in Van Buren, which was found satisfactory.

### Davidson Succeeds Friend

R. M. Friend has retired as manager of the Richmond, Va., office of the Fire Companies Adjustment Bureau and will be succeeded by W. H. Davidson, for some time manager of the Norfolk office. Mr. Friend has been in charge of the Richmond office for 31 years. He is a nephew of the late A. G. McIlwaine, United States manager London & Lancashire. R. R. Connelly, who has been an adjuster for the bureau in Richmond, has been transferred to Birmingham, Ala.

Harry Kane has been transferred from the Gulfport, Miss., office of the bureau to succeed Mr. Davidson at Norfolk. Mr. Davidson went to Richmond this week to familiarize himself with his new duties.

### Study Savannah Rates

SAVANNAH, GA.—L. C. Sledge of the Southeastern Fire Underwriters Association has made a preliminary investigation and report relative to fire insurance rates here, which city officials are seeking to have reduced. H. N. Pye,

chief engineer of the S. E. U. A., is scheduled to be in Savannah Nov. 22.

### L. H. Lewis of Dallas Dies

L. H. Lewis, member of the Blakeney-Lewis agency of Dallas, died in his home city at the age of 57. He was the first international president of the Lions Club.

### Opens Southern Service Office

The Central Manufacturers Mutual of Van Wert, O., has opened a southern service office in the Citizens & Southern National Bank building, Atlanta, with S. C. Roper as special agent in charge. He will continue his work in the field.

### Form Ada, Okla., Exchange

The Ada Insurance Exchange, Ada, Okla., has been organized, with Frank L. Finley, president; G. L. Humphrey, vice-president, and Mrs. Emma Wornack, secretary-treasurer.

### Oklahoma B. D. Meetings

The first leg in the Business Development program in Oklahoma was completed Friday with a meeting at Mangum. A meeting to outline plans to launch a second series was held in Oklahoma City Saturday.

option of the board of governors is intended to apply to cases where there is a suspicion on their part that collusion exists between the broker and the assured to create fictitious competition. Unless the broker asking relief has had the risk in question on his books for a reasonable length of time, no relief shall be granted until the previous broker on the line shall have opportunity to be heard by the board in order to protect his interest."

### Montana Countersigning Law

Attorney-General Holds that the Resident Local Agent Is Entitled to Full Commission

An opinion has been given by Attorney-General Freebourn of Montana relative to the meaning of "full commission" as used in paragraph 2 of Section 1, Chapter 95, Montana Laws of 1937, which reads:

"A resident agent shall countersign all policies, bonds or contracts of indemnity so issued, and shall receive the full commission of all such policies, bonds or contracts of insurance or indemnity, when the premium is paid, to the end that the state may receive the tax required by law to be paid on the premiums collected for insurance on all persons, property or other insurable risks resident, situated or located within this state."

The attorney-general's opinion reads: "Words and phrases used in the codes and other statutes of Montana are construed according to the context and approved usage of the language. Section 15, R. C. M. 1935.

"Applying this rule to the phrase 'full commission,' we find that 'full' means, as defined by Webster's Dictionary, 'complete, entire, without abatement, mature and perfect,' a definition that has been approved in *Quinn v. Donovan*, 85 Ill., 194-195. 'Commission' means 'percentage or allowance made to a factor or agent for transacting business for another.' Therefore, 'full commission' must mean the complete, entire allowance paid to the agent for transacting the business of the company, the whole of it. Then it is clearly apparent that the legislature intended that the resident Montana agent should receive the same commission for countersigning an insurance contract as he would receive from the same business if he secured it himself. If the insurance corporation pays a commission of

40 percent to the agent for new business, it must pay a commission of 40 percent for business countersigned."

### Washington Executive Body Meets in Seattle This Week

SEATTLE—Leaders of the Insurance Agents League of Washington will gather here Nov. 19 for the annual fall meeting of the executive committee with local board presidents. Approximately 30 will attend. A get-together dinner will be held and visitors will attend the Washington-Oregon football game.

Chief topics to be considered are the extensive Business Development program and the agency license investigation plan which are major activities of the Washington League this year. Harry Paxton of Walla Walla is chairman of the executive committee and will preside. President H. E. Briggs will give an account of the administration's stewardship for the first quarter of the new fiscal year.

### Quaid at Seattle Conference

SEATTLE—William Quaid, executive vice-president Southern Fire, was the guest speaker before a group of 18 representatives of the Home of New York. W. B. Rasmussen of Portland, state agent, presided. Also present was C. D. Lasher, manager of the Home in San Francisco.

### Field Men at Aberdeen Meet

ABERDEEN, WASH.—R. R. Robertson, agency supervisor Northern of London; E. E. Collins, special agent London & Lancashire, and Robert Moloney of Groninger & Co., general agents, were guests of the Grays Harbor County Insurance Association.

### Stockird Auto Superintendent

SAN FRANCISCO.—Lester E. Stockird, for 18 years with the Pacific department of the London & Lancashire companies, has been appointed superintendent of the automobile department, succeeding H. J. Tobin, resigned.

### Women's League Activities

SAN FRANCISCO.—Instructors in the recent insurance courses conducted by the San Francisco Insurance Women's League are to give a resume of their course at a meeting Nov. 30.

The annual banquet will be held Dec. 7, when the newly elected officers will be installed.

## EASTERN STATES ACTIVITIES

### Town and Farm Inspections

Mutual Underwriters Association Has Completed Its Work in Vermont for the Year as of Dec. 1

The Mutual Underwriters Association of Vermont is just completing its third year of town and farm property inspection work. The results have been quite satisfactory according to Hugh Phillips, Burlington, president Vermont Mutual and also head of the association.

Inspections are now carried forward from May 1 to Dec. 1 of each year, and it is the purpose of the association to have an inspector go over all insured property at least once each five years. The inspectors check both physical hazards and appraise the property. About two-thirds of the state has now been covered, including all of the village and city property insured in the mutuals. While it is impossible directly to determine the value of the inspections, members are convinced that a reduced loss ratio has resulted. Inspections do not result in any increased insurance in force, but in fact reductions take place when appraisals indicate that insurance is dangerously high. Reduction in premiums, however, is far more than com-

pensated for by improved loss ratios. The association finds that it costs about \$2 for each inspection. Sometimes eight or 10 properties may be inspected a day on the farms, but on other days the number may not be more than two or three.

### Bepler New President of Pittsburgh Insurance Club

PITTSBURGH.—At the annual meeting of the Insurance Club of Pittsburgh, H. S. Bepler, general agent Virginia Fire & Marine and the Manhattan Fire & Marine, was elected president. Wallace M. Reid of Wallace M. Reid & Co., and George E. Scaff, Royal Exchange, were reelected vice-president and secretary-treasurer respectively.

H. P. Lichtenhaler, Freehold Real Estate Company, was reelected a director and chairman of the board. Other new directors are: Charles Cole, J. C. Kohne & Co.; William C. Fiand, Cram & Forster, and C. H. Alexander, McCandless, Collingwood & Alexander.

### Philadelphia Club Elects

At the annual meeting of the Philadelphia Underwriters Club, James E. Brown was elected president; H. A.

## PACIFIC COAST AND MOUNTAIN

### Fair Increases Its Protection

Golden Gate Exposition Fire Coverage Reaches \$3,500,000—Blanket Policies With Syndicates

SAN FRANCISCO—Insurance coverage on Treasure Island, site of the Golden Gate International Exposition in 1939, reached limits of \$3,500,000 against fire hazard in November. Limits on public liability were \$1,000,000, and on property damage, \$250,000. About \$10,000,000 in construction is under way at this time, and insurance limits are going up with the buildings.

Although \$750,000 may be spent on insurance premiums, the exposition plans to expend at least twice that sum on its main objective—precautions. Fire-stops in all buildings, avenues 100 feet wide, conduit wiring and other measures will assist a two-platoon fire department operating on metropolitan standards.

### Full Protection

At present the fair has full protection for fire and supplemental coverages, primary commercial fidelity bond, automobiles and trucks, statutory workmen's compensation, employees' aviation indemnity and special hazards. Available when required are: Use and occupancy, gate receipt insurance, and all forms of marine (all-risk) insurance.

Exposition properties are carried under blanket policies arranged through officially designated syndicates. Fire insurance and allied lines are handled by Marsh & McLennan-J. B. F. Davis & Son; Cosgrove & Co. and Johnson & Higgins of California. Casualty and surety lines were delegated to Grant Birkholm & Co., Levison Brothers, Nichols & Fay and Spencer & Co.

Building contractors, exhibitors and concessionaires are permitted to handle their own insurance through their own brokers, subject to uniform regulations laid down by the fair. In addition to strictly Treasure Island coverages, increased business will be done by western brokers because of the expansion of nearly all industries to entertain millions of visitors to the San Francisco Bay area and the western states.

### Thanksgiving Luncheon

SEATTLE—Dr. C. E. Ostrander of the University Congregational Church will speak at the Thanksgiving Day luncheon of the King County Insurance Association, Nov. 18.

### Malatesta Is Renominated

San Francisco Brokers' Exchange Slate Announced—Comment on Provision for Granting Relief

Stephen Malatesta has been nominated for reelection as president of the San Francisco Insurance Brokers Exchange, with J. H. Voorsanger as first vice-president. George A. Marks is nominated for second vice-president; for board of governors, R. D. Blake, E. L. Jones and Charles Kispert; arbitration committee, Fred Hansen and George Czinger. The election will be held Dec. 8.

The annual Christmas party of the exchange will be held Dec. 15. This is one of the largest events of the exchange year, attracting several hundred exchange members, company officials, city and state officials and dignitaries.

Pointing out that adoption of the recent amendment to its constitution which permitted the board of governors to grant relief, does not mean that the "bars are down" or that the exchange planned to "run amuck and permit any and all methods of doing business," the current issue of the "Broker," official publication of the exchange, says the measure adopted is purely defensive, and that "this exchange does not intend to encourage, abet or condone the promiscuous placing of business at cut rates—nor have any of the rules applicable to placing business in such manner been changed."

### Rules on New Amendment

Rules in connection with the amendment are as follows: "Relief may be granted by the board of governors to permit a member of this exchange to protect business on which he is the broker of record when attacked through cut rate markets.

"Relief may be considered by the board of governors to permit members to secure lines insured with mutual or non-tariff companies provided that such action is not prejudicial to the legitimate interests of members of this exchange, members of the Society of Insurance Brokers or board local agents.

"When it is alleged by the broker controlling the account, that it is being attacked by mutual or non-tariff competition, the board of governors may, before granting relief at its discretion, demand a letter from the assured definitely stating that this is a fact. This



Marsh, first vice-president; John Wilkie, second vice-president; Jack Williamson, treasurer, and E. F. Wagner, secretary. The board of governors consists of J. E. Bentley, G. G. Carick, A. F. Bristor, J. Mottet, Richard Stringer, H. A. Thomson and Paul Wilson.

Two guests were B. C. Crane of the Pearl and John M. Wieland of the Royal-L. & L. & G., who won the two club scholarships given each year to two students enrolled in the first year fire course sponsored by the Philadelphia Insurance Society. These two men received the highest marks. Three new members were elected, John M. Van Buren, manager America Fore; W. W. Martin, manager St. Paul F. & M., and R. A. Cameron, special agent American of Newark.

#### Organize Conference Club

BOSTON.—The Conference Club is a new organization here, composed of young men employed in fire offices in the city. J. E. Laurendeau, Liverpool & London & Globe, is founder of the club and its first president. J. F. Dobbins of Wood, Keyes & Co. will be secretary-treasurer.

#### To Name Executive Manager

PITTSBURGH.—Officers and directors of the Fire Insurance Agents Association of Pittsburgh will recommend a choice for executive manager of the association at a meeting Thursday night to be attended not only by members but by agents eligible for membership.

Kenneth H. Bair of Greensburg, Pa., past president of the National Association of Insurance Agents, will be the principal speaker. The meeting will

mark the beginning of a vigorous membership campaign.

#### B. L. Jones to Headquarters

B. L. Jones, now manager of the Utica, N. Y., office of Fire Companies Adjustment Bureau, Jan. 1 becomes superintendent of the special risk department in the New York office. He will succeed Ralph S. Clinger, who will return to his former home in Williamsport in charge of the branch office there.

Oliver Hickam, now manager at Williamsport, will be transferred to the Buffalo office.

A. E. Strehler, manager at Binghamton, N. Y., will succeed Mr. Jones as Utica manager. A. E. Peterson, formerly resident adjuster at Niagara Falls, is the new manager at Binghamton.

#### Investigating Associated Outfit

Insurance Commissioner DeCelles of Massachusetts has instituted an investigation of the Associated Adjusters of Milwaukee, an outfit that is flooding his state with literature, claiming to offer much work to adjusters. Commissioner DeCelles states that his investigation so far convinces him that this concern has no employment to offer, or at least very little. Those who answer the circular letter are asked to send \$5 for printed material and a listing in a "directory."

#### Positions Are Separated

J. D. Lazenby of Annapolis has been secretary and treasurer of the Maryland Association of Insurance Agents. Shirley Kilmer of Baltimore has been elected secretary and S. Denmead Kolb of Salisbury is treasurer.

## MOTOR INSURANCE NEWS

### Collision Losses Heavier

**Criticism Is Made That the Finance Companies Bring Too Much Pressure in Adjustments**

Owing to the constantly increasing collision loss ratio in automobile insurance, company executives and finance companies are giving the matter much thought. At recent meetings of finance organizations this has been the major topic so far as automobile work was concerned. The new models and the higher cost of labor and material have boosted the loss ratio to a point where much solicitude is felt.

One of the chief complaints is the pressure that the finance companies themselves force on loss adjustments. They make themselves felt and if they are dissatisfied they do not hesitate to say so. Owing to the tremendous influence they wield they are able to control adjustments in many cases. Very often these companies object to this adjuster or that on the ground that he is too

stringent. This attitude on part of the finance companies has increased the collision loss ratio considerably itself.

When the owner of a financed car has a collision loss the matter is referred to the dealer who sold the car and he is in complete control. He decides whether to put in new parts or just what to do. He does not secure bids. He takes a positive stand and so far the companies have succumbed.

#### EXPERIENCE OF A MUTUAL

The Illinois Agricultural Mutual of Chicago, which is identified with the Illinois Agricultural Association, gets its business chiefly from the rural communities. Its experience on collision insurance so far as loss ratio is concerned has not changed very much although with many other companies the ratio has mounted steadily and is causing much solicitude. The Illinois Agricultural Mutual in every policy has a provision that in case of loss the policyholder must stand 20 percent of it, large or small. Manager A. E. Richardson gives it as his opinion that the favorable ex-

perience is largely due to the fact that the company posts in county bureau headquarters a list of all claims paid, amount, name of assured, character of loss, etc. Therefore, if it was found that there was imposition or if the other policyholders believe that a man was overpaid there would always be a complaint. Its personal liability premiums written last year were \$369,229 and collision \$342,906. The expense ratio is 20 percent, which gives the company naturally quite an edge in its rate set up.

### American States Holds District Finance Meets

District agency meetings being held in Indiana by the American States are devoted to discussions of the automobile finance business. Meetings have been held in Indianapolis, Turkey Run, Huntington, South Bend and French Lick. More than 50 out-of-state agents attended the meetings, including Illinois agents at Turkey Run and southern Michigan agents at South Bend.

Discussion tended to point out how agents could not only retain insurance on automobiles financed, but also create additional business through financing facilities offered by the Automobile Investment Corporation. This corporation was formed over a year ago to provide finance facilities for American States agents. The finance company does not write any insurance. Over 350 agents in 250 towns in the middle west have handled approximately \$1,000,000 in automobile financing and secured insurance and commission on this volume. Dudley R. Gallahue, president, said he felt that this was conclusive proof of the possibilities offered agents in the finance field.

Those in attendance at the meetings from the home office were: Edward Gallahue, secretary-treasurer; H. M. Barclay, claim department; H. M. Kiser, underwriting department; Frank Wise and LaRue Byron, field managers, and J. W. Ferree and J. R. Donahue of the Automobile Investment Corporation. In addition, G. C. Arnett, vice-president and Illinois manager, was present at Turkey Run and W. E. Niven, vice-president and Michigan manager, attended at South Bend.

### Bars "Road Hazard Warranty"

FRANKFORT, KY.—Manufacturers and distributors of tires were notified by Insurance Director Goodpaster to stop issuing so-called road hazard warranties in this state.

An opinion by Assistant Attorney General Fund held that "the so-called road hazard warranty is certainly no more than a contract of insurance in our opinion. If the warranty by the manufacturers or distributors warranted the workmanship and quality of the tires only, then it would be a warranty and not insurance, but the wording of the road hazard warranty goes further than to warrant the workmanship and quality of the commodity sold."

## MARINE

### Lawson Before Credit Men

E. D. Lawson, western marine department manager Fireman's Fund, Chicago, will speak on "Marine Insurance," with special reference to war risks, at a dinner meeting of the Chicago Association of Credit Men, Nov. 23.

### Byrne Reelected Chairman

The board of managers of the American Syndicate for Insurance of Foreign Hulls reelected John T. Byrne as chairman; D. F. Cox, deputy chairman; D. C. Anderson, chief underwriter; E. W. Schuler, treasurer, and N. S. Adams, secretary.

## NEW YORK UNDERWRITERS INSURANCE COMPANY

CAPITAL \$2,000,000

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90 John Street . . . . . New York City

FIRE - AUTOMOBILE - WINDSTORM  
BUSINESS INTERRUPTION INDEMNITY



## Licensing, Rates and Contracts Up at N. Y. Hearing

(CONTINUED FROM PAGE 5)

he offers for sale, it was held. The recommendation that discretionary power with regard to the number and character of examinations be left to the insurance department seemed to meet general favor. That general attitude was displayed as to a number of the issues raised with idea that the department shouldn't be restricted by minute legal stipulations and that greater judgment along such lines should be delegated to the superintendent of insurance or his deputies.

### Consider Industrial Agents

The wisdom of extending the authority of the department to cover industrial agents was debated and will be given more serious consideration when life agents are discussed later. There was complete accord with the idea that agents of assessment cooperative fire companies should be required to take out licenses. These concerns, which formerly restricted their activities to rural communities, have been broadening into cities and are actively competing with stock organizations for mercantile and municipal risks, it was held.

Spirited discussion followed the proposed requirement that payment of a premium by an assured to a broker be held to be payment to the company writing the policy, although the broker may default in settling with the company. Representatives of all broker organizations were positive in their endorsement of this provision. W. P. Barker, speaking for a number of fire companies, however, very emphatically protested, maintaining that as there are 18,000 licensed brokers in New York state and it was a physical impossibility for the companies to check up the credit rating of each of them. The companies, he averred, would be justified in their belief that a person holding a license from the department was responsible, but that it should not be liable for his default of premiums. The broker, it was asserted, is the representative of the assured and hence any premium loss suffered through the dishonesty of a business producer should be borne by the property owner. Julian Lucas, prominent veteran broker, did not mince words in his condemnation of the companies for their practice of granting extended credit to brokers.

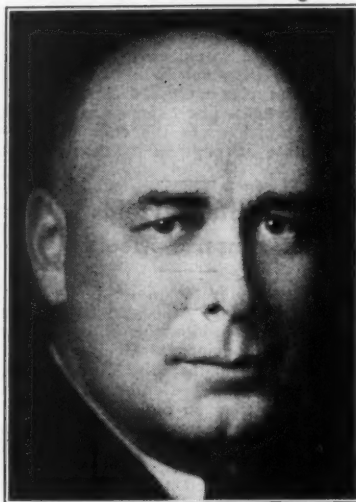
Other speakers were J. B. Miller, assistant secretary National Association of Insurance Agents; J. J. Roe, Jr., president New York State Association of Local Agents, and J. W. Rose, state secretary. Each suggested changes in the code and expressed willingness to submit these in writing with both the committee and the department, a stipulation that was appreciated by both bodies.

### Status of Agents

When it was pointed out by several speakers that use of the term "employee" as applied to agents, and of "employer" by companies, would conflict with federal and various state rulings under social security acts, which have held agents to be independent contractors, the committee promptly agreed to the suggestion that such designations be eliminated from the tentative code.

Holding that section 60, paragraph 5 of article 7, requiring that an exact copy of any agreement "which incorporates by any writing" be attached to the policy was impractical of application in so far as fire, casualty or marine companies are concerned, J. H. Doyle, general counsel National Board; H. J. Drake, attorney for the Association of Casualty & Surety Executives and A. C. Charles, representing the Institute of Marine Underwriters, each asked for and received permission to file with the committee and the department, briefs, setting forth the reasons for their opposition to the provision. Incidentally the committee

## Two Agents Are Honored



CHARLES F. LISCOMB, Duluth

Two outstanding local agents are signally honored this week. Charles F. Liscomb of Duluth, president National Association of Insurance Agents, will be the guest of members of the Duluth Underwriters Association, Minnesota Association of Insurance Agents and the field men in his state Friday evening. The Minnesota insurance people are proud of Mr. Liscomb and rejoice that the national presidency has come to their state.

seemed not only willing but anxious to secure briefs upon all important points under review, feeling thereby they could give matters closer study than is possible in open forum discussions.

Consideration of the standard fire policy, upon which Julian Lucas, had a number of changes to propose, was held out of order, in that the subject is now before a special committee of the National Association of Insurance Commissioners; Superintendent L. H. Pink, being chairman of the committee.

The suggestion of an officer of the Insurance Brokers Association that when the department is to consider suggested policy clause changes, the various broker associations be duly notified and given opportunity to represent the insuring public, was deemed impractical, in that it would also be essential to advise agency bodies and others. Some means however will be adopted by the department, however to give wider publicity than hitherto, when changes are contemplated.

### Does Not Apply to Reinsurance

In response to a specific inquiry by W. W. Greene, vice-president General Reinsurance, assurance was given that the provision in Article 7 compelling the attachment of all data relating to the contract to the policy form, was not intended to apply to reinsurance companies; the impracticality of such condition having been recognized by sponsors of the code. The requirement, it was further stated was not applicable to surety companies. Extended discussion was entered into over that section of the article which would force accident companies to change the present form of policy in so far as this state is concerned. Company representatives maintained that existing policies contain standard provision approved in virtually all states save Iowa, and to change them, even slightly as the code proposes, would work a hardship on the carriers; requiring them to seek recognition from other commonwealths to the amendments; this apart from the expense that would be involved in printing new forms for this state alone.

Another question raised was as to the status of railway, airplane, steamship and general travel agencies selling trip



CLYDE B. SMITH, Lansing, Mich.

On Tuesday evening, in his home city at Lansing, Clyde B. Smith, former president National association, was tendered a testimonial dinner by his local board and agents in the Lansing sector in tribute to his valuable, unselfish service. Some of the state association leaders were on hand. Mr. Smith was one of the most forceful and resourceful presidents that the National association has had since the beginning many years ago.

accident insurance. Obviously it was pointed out the entire standard contract could not be printed on these miniature tickets. The committee felt the matter could be satisfactorily worked out and suggested the filing of a brief to deal with it.

(CONTINUED ON LAST PAGE)

### Finance Session Studies Collision Loss Control

(CONTINUED FROM PAGE 12)

instill the need for most careful driving into minds of buyers. Experience on the latter however, as expressed by members, has to date, showed very poor results. If the present danger line of high loss ratios prevails, the consensus was that insurance rates would have to be raised. This was regarded as no solution to the problem but more of an admission of defeat.

According to Mr. Coon, permanent solution of the problem rests with more competent adjusting methods. Better trained adjusters, seasoned through years of experience would do much in combating present evils. Improper disposition of salvage and "sloughing off cars" that were able to be repaired were prevailing points of criticism.

J. E. Davis, National Guarantee & Finance Co., Columbus, O., suggested that sections be classified territorially according to percentage of existing loss ratios. If certain dealers showed unreasonably high loss ratios, finance companies should refuse to finance in that district. The threat of refusal on the part of insurance companies to issue coverages in these districts could also be held up to dealers. He also brought up the problem of finance companies adjusting their own claims.

T. C. Courtney, Northern Illinois Finance Corporation, DeKalb, accused insurance carriers of being asleep and slow to raise rates when justified. He said that between 40 to 50 percent of the smash-ups going back to dealers showed a 42 percent increase in cost of repairs as compared to those upon which competitive bids were made.

Harry Wise, National Bond & Investment Co., Chicago, said that insurance

companies would do well to put their house in order and if adjusters are incompetent, no part of the burden rests with the finance companies. He recommended that insurance companies analyze every dealer before coverage is issued and inform finance companies of their findings.

Discussions of underwriting showed that some finance companies have given considerable study to the question of loss ratios and have classified their insurance experience by dealers, by industries in which the buyers were engaged, by age of the buyers and other groups.

Lew Fleming, Associates Investment Co., South Bend, referred to a survey conducted to find out just why cars were being wrecked and found that 40 percent were caused by young people under 25 years of age and nine percent by those with previous loss experience. People over 50 years of age were cited as having an increasing loss ratio.

### Insurance Representatives

Insurance companies representatives attending the meeting included: D. L. Webster, W. H. Griffith, New York, and James E. Guy, Chicago, America Fore; S. C. Forbes, Hartford, Aetna; H. B. Elmers, Rockford, American of Newark; D. F. Broderick and D. P. Dinwiddie, Detroit, D. F. Broderick, Inc.; Ralph James, Chicago, Marsh & McLennan.

### Committee Appointments By National Association

(CONTINUED FROM PAGE 3)

in 1935-36, and is now its national councillor. He confesses to a fondness for music, because when he was at the University he operated a set of drums for the dance orchestra, State University band, and one summer he spent playing in an orchestra at Pelham Heath Inn, near Rye, N. Y.

Sidney Smith is well known to the membership of the National association. He became a member of the executive committee in 1932, and served until last year, when his duties in Gainesville, when the town was being rebuilt following the disastrous tornado, made it necessary for him to retire from the committee.

His outstanding contribution toward the National association was in connection with the Washington, D. C., affairs, in helping to establish the Stock Company Association to handle the insurance needs of the HOLC. This work, which he did in association with W. Owen Wilson, was the occasion of presentation to both of them with engrossed resolutions, at the Rochester convention of 1935. He was also chosen as representative of the National association in the establishment of the Business Development Office, and spent several months in New York in 1935, in connection with that work. That year he was also chairman of the membership committee. He is a former president of the Georgia association.

He was born in Gainesville of a well-known Georgia family and has lived there all of his life. He attended the University School for Boys at Stone Mountain, Ga., and was graduated from the University of Georgia in 1908.

He is a trustee of Breneau College at Gainesville, and of the First Methodist Church there. At present, he is serving as chairman of the invitation committee for the citizens of Gainesville and Hall county for the unveiling of the Franklin D. Roosevelt Monument, erected in appreciation of the President's assistance following the tornado.

### Standing, Special Committees

The chairmen of the standing committees are: Accident prevention, David A. North, New Haven, Conn.; finance, C. Stanley Stults, Hightstown, N. J.; fire prevention, A. B. White, Keene, N. H.; legislative, P. H. Midyette, Tallahassee, Fla.; membership, James M. Crosby, Grand Rapids, Mich.; publicity and edu-



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United States Fidelity & Guaranty, Hartford Accident, Home, N. Y., Sun, Glens Falls, American Auto, many others on request.  
Trial of all insurance cases in State and Federal Courts.

### JNO. A. McRAE

100 Law Building  
Charlotte, North Carolina  
General American and others upon request.  
Equipped for investigations, adjustments, trial of all insurance cases in State and Federal Courts.

## NORTH DAKOTA

### NILLES, OEHLERT & NILLES

504 Black Bldg.  
Fargo, N. D.  
Continental Casualty Co., Standard Accident Insurance Co., Home Indemnity Co., St. Paul Mercury Indemnity, Insurance Co. of N. A. Represent Western Adjustment and Inspection Co.  
Equipped to handle investigations and adjustments in southern North Dakota.

### BANGS, HAMILTON & BANGS

215 South Third Street  
Grand Forks, N. D.  
National Surety Corporation, Fidelity Casualty Co., Hartford Accident & Indemnity Co., and others on request.  
Equipped for investigations, adjustments in all northern North Dakota.

## OHIO

### WAITE, SCHINDEL & BAYLESS

1318-27 Union Central Life Building  
Cincinnati, Ohio  
Insurance litigation, specializing in Life, Casualty and Fire—Trials in Federal and State Courts—Reference on request.

### BULKLEY, HAUXHURST, INGLIS & SHARP

630 Bulky Building  
Cleveland, Ohio  
Fireman's Fund Ins. Co., American Insurance Co., Bankers Indemnity Ins. Co., Globe Indemnity Co., Continental Casualty Co., London Guarantee & Accident Co., Ltd.

## OHIO (Cont.)

### FOOTE, BUSHNELL, BURGESS & CHANDLER

1250 Terminal Building  
Cleveland, Ohio  
Metropolitan Life Insurance Co., Mutual Protective Co., Hartford Accident & Indemnity Co., Western Insurance Co., Columbia Casualty Co., General Accident & Guarantee Co.

### JOHN H. McNEAL

and  
HARLEY J. McNEAL  
502 Auditorium Bldg., 1307 E. 9th St.  
Phone Main 1829 CLEVELAND  
Attorneys-at-Law  
Facilities for investigations, adjustments and Trial work over Northern Ohio.

### HEDGES, HOOVER AND TINGLEY

8 East Long Street  
Columbus, Ohio  
Fireman's Fund Indemnity Co., Massachusetts Bonding and Ins. Co.  
Equipped for investigation and adjustments.

### PICKREL, SCHAEFFER, HARSHMAN & YOUNG

Gas & Electric Building  
Dayton, Ohio  
Hartford Accident & Indemnity, Fireman's Fund, Fidelity & Casualty, Western Ins. Group, Bankers Indemnity.  
Investigation and Adjustment Department.

### LOGAN & BRADLEY

408 Home Bank Building  
Toledo, Ohio

### WILLIAM E. PFAU

719 Union National Bank Building  
Youngstown, Ohio  
Continental Casualty, American Motorists, New Amsterdam, Royal, Standard & C. Dubuque. Many others on request.  
Equipped for investigations and adjustments. Defense trial—all insurance cases.

## OREGON

### HARRIS & BRYSON

291-6 Miner Building  
Eugene, Oregon  
Zurich General Accident and Liability Insurance Company, Ltd.; Manufacturers and Wholesalers Indemnity Exchange. (Other companies on request.)  
Equipped for investigation, adjustments, settlement of all insurance cases, and trial in State and Federal Courts.

### WILSON S. WILEY

608-009 Oregon Bank Bldg.  
Klamath Falls, Ore.  
Defense trial of all insurance cases State and Federal Courts.  
Equipped for investigations.

### FEE & RANDALL

Stangier Building  
Pendleton, Oregon  
Equipped for investigations and trial work.

### BARTLETT COLE

1124 Board of Trade Bldg.  
Portland, Oregon  
Careful attention to all insurance matters. Trial of all insurance cases in State and Federal Courts.

(Continued next page)

# INSURANCE ATTORNEYS

● The insurance law firms whose professional cards are shown on this and the preceding pages have been selected after careful investigation. They have the recommendation and endorsement of The National Underwriter.

## OREGON (Cont.)

### DEY, HAMPSON & NELSON

800 Pacific Building  
Portland, Oregon

Continental Cas. Co., American Motorist, Pacific Greyhound Lines and others.

### McCAMANT, THOMPSON, KING & WOOD

American Bank Bldg.  
Portland, Ore.

Metropolitan Life Ins. Co. of N. Y., Union Central Life, New Amsterdam Cas., Commercial Casualty, Sun Indemnity.

Equipped for investigations, adjustments of claims.

### RAFFETY & PICKETT

410 Mead Building  
Portland, Oregon

Globe Indemnity Co., Fireman's Fund Insurance Co. (Marine Department), other names upon request. Equipped to make investigations and adjustments, also trial of insurance cases in all State and Federal Courts.

## PENNSYLVANIA

### MOORHEAD and KNOX

1732 Oliver Building  
Pittsburgh, Pa.

Equipped for investigations.

Defense of Insurance Companies in State and Federal Courts.

### THORP, BOSTWICK, REED & ARMSTRONG

Grant Building  
Pittsburgh, Pa.

Seaboard Surety Co., American Surety Co. (Pittsburgh office), U. S. Fidelity & Guaranty (some cases), others on request.

## RHODE ISLAND

### SHERWOOD & CLIFFORD

1503 Turks Head Building  
Providence, R. I.

General Counsel: Factory Mutual Liab. Ins. Co., and Automobile Mutual Ins. Co. of America.

Rhode Island Counsel: Employers' Liability, Century Indemnity and others.

Investigations, Adjustments and trial of all cases.

## SOUTH CAROLINA

### ROBERT McC. FIGG, JR.

43 Broad Street  
Charleston

South Carolina

The Travelers Insurance Company, American Surety Company of New York, Hartford Accident & Indemnity Company, New York Casualty Company. Trial of all insurance cases in State and Federal Courts. Equipped for investigations and adjustments.

### THOMAS-LUMPKIN & CAIN

1000-7 Central Union Building  
Columbia, South Carolina

Specializing in Fire, Casualty, Surety and Life. Trial of all cases.

Equipped for investigations and adjustments all over South Carolina.

## SOUTH DAKOTA

### BAILEY, VOORHEES, WOODS & BOTTOM

Stout Falls  
Charles O. Bailey (1889-1924)

John H. Voorhees, Melvin T. Woods, Jr., Theodore M. Bailey, Roswell Bottom

Howell L. Fuller, Ralph S. Rice

### BOYCE, WARREN & FAIRBANK

355 Boyce Building  
Sioux Falls, S. D.

Hardware Mutual, Mutual Benefit Health & Accident, Northwestern National Casualty, Bankers Indemnity, London Guarantee & Accident.

## S. DAKOTA (Cont.)

### WALTER STOVER

First Citizens National Bank Building

Watertown, S. Dakota

## TENNESSEE

### POORE, KRAMER & TESTERMAN

302 Fidelity Bankers Trust Building  
Knoxville, Tennessee

Zurich Insurance Co., Chicago, Ill.; Preferred Accident Ins. Co., New York; Commercial Standard Ins. Co., Fort Worth, Texas; and other companies on request.

Equipped for investigation, adjustments and trial of cases in all courts in Eastern Tennessee.

## TEXAS

### HUBBARD, DYER & SORRELL

City National Bank Building  
Corpus Christi, Texas

References: Maryland Casualty Company, American Fidelity & Casualty Company, Traders & General Insurance Company.

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Equipped for Investigation and Claims

### LAW OFFICES

### COKE & COKE

First National Bank Building  
DALLAS, TEXAS

Roscoe J. Coke, Thomas G. Murnane  
Henry C. Coke, Jr., John N. Jackson  
Julian B. Martin, Arthur E. Hamilton

### CANTEY, HANGER & McMAHON

15th Floor, Sinclair Building  
FORT WORTH, TEXAS

Samuel B. Cansey, Samuel B. Cansey, Jr.  
(1889-1924), Alfred McKnight  
William A. Hanger, Willis A. Johnson  
Mark Mahon, R. K. Hanger  
W. D. Smith

Investigations, Adjustments, Trial All Cases

### COLE, PATTERSON & COLE

Citizens State Bank Building  
Houston, Texas

Robert L. Cole, Sr., J. W. McDaniel  
Bennett B. Patterson, Harold T. Thurrow  
Robert L. Cole, Jr., R. E. Owens  
Seymour Lieberman

Standard Accident Insurance Company of Detroit, Chicago Lloyd's.

United States Casualty Co. of New York City, etc. Equipped for investigation, adjustment, trial of all insurance cases and oil cases.

### LAW OFFICES OF

### EDWARD S. BOYLES

FIRST NATIONAL BANK BUILDING  
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Edward S. Boyles, Willard L. Russell  
M. S. McCordquale, Y. Lee McMahon  
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### CRENSHAW & DUPREE

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Representing U. S. F. & G. P. & D., Maryland Casualty, American National Ins. Co., Amicable Life Ins. Co., and many others.

Trial of all insurance cases in all courts. Equipped for investigations, adjustments, settlement of claims in plains country.

### BIRKHEAD, BECKMANN, STANARD & VANCE

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Continental Casualty Co., Chicago; Indemnity Ins. Co. of North America, Phila.; Mass. Bonding & Ins. Co., Boston; Provident Life and Acc. Ins. Co., Chattanooga; Sun Indemnity Co. of New York; Volunteer State Life Ins. Co., Chattanooga, and others.

### MOURSUND, BALL, MOURSUND & BERGSTROM

613 Frost National Bank Building  
San Antonio, Texas

Loyalty Group and others given on request. Trial of all insurance cases, State and Federal Courts this territory.

## UTAH

### THATCHER & YOUNG

First Security Bank Building  
Ogden, Utah

Travelers, Great American Indemnity, Maryland Casualty and others on request. Equipped for investigations, adjustments, defense of insurance companies in Northern Utah.

### BADGER, RICH & RICH

604-610 BOSTON BUILDING  
SALT LAKE CITY, UTAH

Equipped for investigations, adjustments, trials. Representing Standard Accident, Sun Indemnity, Zurich, State Farm Mutual Auto, Western Casualty & Surety, Employers Mutuals, Chicago Lloyd's, United Services Automobile Association, Glens Falls, Farmers Mutual Automobile and others upon request.

### STEWART, STEWART & CARTER

1105 Continental Bank Building  
Salt Lake City, Utah

Equipped for investigations, adjustments, settlements of claims and trial of all insurance cases State of Utah.

## WASHINGTON

### BOGLE, BOGLE & GATES

683 Central Bldg.  
Seattle, Wash.

Oregon Mutual Life, Occidental Life, Bankers Life, Fireman's Fund, Home Insurance Co. (Marine), Pacific Indemnity (Surety), St. Paul Mercury Indemnity, Lincoln National Life Insurance Co.

### BYERS, WESTBERG & JAMES

310 Marion Bldg.  
Seattle, Wash.

Specializing in defense trial work of insurance companies. References on request. Equipped to handle investigations, adjustments and settlements on all insurance claims.

### DAVIS AND GROFF

(William Hatch Davis, former member Vermont Bar) (Guy B. Groff, former member Maryland Bar)  
1333 Dexter Horton Building  
Seattle, Washington

(1) John Hancock Life. (2) Fidelity & Guaranty Fire Corporation. (Others on request)

Equipped for investigations and adjustments and trial of all insurance cases in State and Federal Courts.

### GRINSTEAD, LAUBE & LAUGHLIN

1408 Dexter Horton Bldg.  
Seattle, Wash.

Fidelity & Deposit, Massachusetts Bonding & Insurance, Associated Indemnity, Globe Indemnity. Qualified to handle defense trial work of fire companies.

### N. A. PEARSON

403-04 Fourth & Pike Bldg.  
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### ROBERTS AND SKEEL

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E. L. Skeel, Wm. Paul Uhlmann  
Tom W. Holman, Harry Henke, Jr.  
Frank Hunter, W. E. Evenson  
Tyrre H. Hollander, Robert H. Grace  
Laurence Booth, Jr.

SEATTLE

### SCHWELLENBACH & GATES

Alaska Building  
Seattle, Washington

American Automobile Insurance Company, St. Louis, Missouri; other companies given on request. Trial of all insurance cases, State and Federal Courts.

## WASHINGTON (Cont.)

### H. EARL DAVIS

301 Sherwood Building  
Spokane, Washington

Representing the Columbia Cas., Ocean Acc. & Guarantee, Royal Indemnity, Eagle Indemnity, Great American Indemnity, American Surety, New York Casualty, U. S. Guarantee, Ohio Casualty Ins., Great Lakes Casualty, Connecticut Indemnity, St. Paul Mercury Indemnity. Equipped to handle investigations and adjustments and all types of insurance trial work.

### BURKEY & BURKEY

Puget Sound Bank Bldg.  
Tacoma, Wash.

Insurance clients given on request. Equipped for investigations and adjustments.

### HARLEY W. ALLEN

102 First National Bank Building  
Walla Walla, Washington

Representing U. S. F. & G., Portland Assn. Indemnity, Portland. Other companies on request. Equipped for investigations, adjustments and trial for this territory and eastern Oregon.

## WISCONSIN

### KRUGMEIER & WITMER

Appleton State Bank Bldg.  
Appleton, Wisconsin

Defense of Insurance trial work. Equipped for adjustments and investigations.

### CROCKER & HIBBARD

303½ South Barstow St.  
Eau Claire, Wisconsin

Equipped for handling all insurance matters in this territory in State and Federal Courts. Reference: Western Adjustment and Inspection Bureau.

### LYNN D. JASEPH

404 Northern Building  
Green Bay, Wisconsin

Defense in trial work of insurance cases in all State and Federal Courts.

### NASH & NASH

Savings Bank Building  
Manitowoc, Wisconsin

Continental Casualty Co., The American Motorist, American Employers Group, Hardware Mutual Casualty Co., and others on request. Equipped for investigations, settlement of all insurance claims—this territory. Defense trial in State and Federal Courts.

### BLOODGOOD, STEBBINS & BLOODGOOD

212 W. Wisconsin Ave.,  
Warner Building  
Milwaukee, Wisconsin

### EUGENE L. MCINTYRE

Bender, Trump & McIntyre  
605 Security Building  
(213 West Wisconsin Ave.)  
Milwaukee, Wisconsin

Western Ins. Companies of Fort Scott, Sun Indemnity, Central Surety & Ins. Corp., Employers Reinsurance Corp. Others on request. Equipped to investigate and adjust claims in Milwaukee and vicinity.

### A. B. WELLER

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First Wisconsin Nat. Bank Bldg.  
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Special attention to the Law of Fire Insurance

**BOUCK, HILTON, KLUWIN & DEMPSEY**

First National Bank Bldg.  
Oshkosh, Wisconsin  
Employers Liability Assurance Co., Ltd., Fidelity & Casualty Co., Employers Mutual, Wausau, Wis., and others on request. Fully equipped to investigate and adjust claims in Oshkosh and surrounding communities.

**KEARNEY, KOELBEL & GOODLAND ATTORNEYS**

405-411 Arcade Building  
Racine, Wisconsin  
Employers Group, United States Casualty Co., Chicago Motor Club.

**JOSEPH H. PETERS**

629 North 8th Street  
Sheboygan, Wisconsin  
Defense Insurance Trial this territory—State and Federal Courts. Equipped for investigations and adjustment of claims.

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494 Third Street  
Wausau, Wisconsin  
Tenders: Aetna Group; Preferred Ins. Co., N. Y.; General Casualty Co.; others on request. Equipped for investigations, adjustments, settlement of claims, and trial in this territory.

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CHEYENNE, WYO.  
Representing many major insurance companies all over Wyoming. Equipped for adjustments and investigations.

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EVANSTON NATIONAL BANK BLDG.  
EVANSTON, WYO.  
Representing U. S. Fidelity & Guaranty. Equipped for investigations, adjustments, settlement of claims in this territory, and defense trial work.

**INSURANCE MEN**

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1000 ROOMS \$2.50  
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cation, N. B. McCulloch, Lancaster, Pa. Chairmen of special committees are as follows: Conference, W. Owen Wilson, Richmond, Va.; constitutional revision, John K. Boyce, Amarillo, Tex.;

rural agents, R. W. Forshay, Anita, Ia.; standard fire policy provision Lyman M. Drake, Chicago; surety, W. H. Stewart, Chicago; workmen's compensation, L. C. Hilgemann, Milwaukee.

**Chicago Fire Premiums Listed**

Chicago fire premiums each year are reported to the city controller by companies, for purposes of the fire department tax. The returns are received over a considerable period, being presented in

THE NATIONAL UNDERWRITER in incomplete tabulations. For the fiscal year ended June 30 they have practically been completed, and are presented below in one tabulation.

	1937	1936	1935		1937	1936	1935
Aetna, Conn. ....	\$385,314	\$369,973	\$412,737	Merch. M., R. I. ....	4,899	4,420	7,986
Agricultural ....	51,175	53,093	49,075	Merch. & Trad. ....	22,624	21,855	15,186
Albany ....	22,680	20,536	25,071	Mass. F. & M. ....	6,985	7,938	14,954
Alliance ....	78,618	75,212	582	Mfrs. Mut. ....	7,249	5,638	2,594
Allemania ....	65,766	43,176	29,004	Metl. ....	4,883	5,730	5,129
Amer. Drug ....	43,791	42,163	43,531	Mercury ....	22,558	25,755	21,038
Amer. & For. ....	18,367	15,334	4,150	Mercantile M. ....	10,151	8,561	4,122
Amer. Mut. Fire ....	4,349	3,383	1,556	Mercantile ....	60,516	68,660	67,472
Amer. Mut. ....	4,349	3,383	1,556	Merchants, N. Y. ....	203,907	169,308	169,846
American, N. J. ....	196,206	201,098	201,646	Merchants, R. I. ....	75,475	62,707	78,507
Amer. Alliance ....	48,296	46,657	53,865	Merchants, Colo. ....	5,689	6,904	6,342
American Auto. ....	110,325	15,650	17,191	Merch. & Manf. ....	28,445	30,371	26,107
Amer. Central ....	61,299	63,944	68,280	Mich. Mill. M. ....	18,855	17,718	11,768
Amer. Eagle ....	57,215	55,868	60,416	Mich. F. & M. ....	47,405	66,415	92,031
Amer. Equit. ....	137,780	106,346	109,285	Millers Mut., Pa. ....	8,908	7,491	4,126
Amer. Union ....	84,437	34,061	90,131	Mill. C. Mut., Ia. ....	17,141	13,395	7,306
Anchor ....	9,546	9,445	11,779	Minat. Ins. Mut. ....	18,696	15,550	2,476
Arkwright M. ....	7,035	6,132	14,936	Milw. Mech. ....	199,680	207,896	191,052
Assoc. F. & M. ....	19	17	209	Minnpls. F. & M. ....	64,557	48,821	40,471
Atlas Assur. ....	67,044	61,510	74,202	Monarch Fire ....	61,554	51,786	27,022
Automobile M. ....	1,452	2,249	.....	Mut. Fire, Me. ....	182	620	1,117
Auto, Conn. ....	163,662	162,174	179,084	National, Conn. ....	315,784	282,888	355,606
Badger Mut. ....	10,945	6,620	.....	Nat. B. Franklin ....	50,178	49,735	56,598
Birmingham ....	59,339	46,572	37,935	Nat. Petr. Mut. ....	917	676	1,017
Blackstone M. ....	7,973	7,229	12,653	Nat. Union Fire ....	87,017	117,418	118,885
Boston Mfrs. M. ....	10,005	15,824	32,767	Natl. Secur. ....	12,609	30,070	28,738
Boston ....	55,401	57,827	55,278	Netherlands ....	27,013	22,853	26,467
Buffalo ....	56,933	62,478	64,698	New Brunswick ....	46,152	52,664	96,144
Br. Amer. ....	4,234	5,562	.....	New England ....	7,743	7,935	9,891
*Caledonian ....	67,890	78,418	89,835	New Hamp. ....	46,033	46,897	53,529
Caledon-Amer. ....	18,314	22,340	20,752	N. Jewelers M. ....	1,768	1,701	2,237
California ....	18,415	15,215	14,252	Newark ....	55,997	61,117	54,969
Camden Fire ....	57,972	59,223	57,571	New York ....	47,848	34,824	50,662
Carolina ....	11,512	16,755	13,292	New York Und. ....	90,661	89,768	100,422
Carolina Mut. ....	1,352	1,584	1,207	Niagara ....	141,358	208,875	139,416
Central Fire ....	17,272	20,144	18,156	North America ....	359,715	412,870	399,063
Century, Scot. ....	28,004	27,895	32,660	Northn. A., Eng. ....	80,643	81,153	110,252
Charter Oak ....	3,917	921	.....	North River ....	67,089	59,229	64,397
Citizens, N. ....	37,535	22,066	13,823	No. Br. & Merc. ....	155,479	134,595	167,429
City of N. Y. ....	61,000	35,825	38,686	*Northern, N. Y. ....	107,095	109,874	109,874
Columbia ....	35,822	38,686	.....	*North. F. & M. ....	16,437	16,721	30,371
Columbia, O. ....	79,255	64,809	55,534	Northw. Mut. ....	15,562	19,201	15,050
Commerce ....	50,463	47,017	17,315	Norw. Union ....	81,808	82,148	96,721
Com. Un., N. Y. ....	17,513	20,149	19,426	Ohio Cas. ....	11,118	1,027	584
Com. Un., Eng. ....	112,997	107,847	117,139	Ohio Farmers ....	19,356	21,705	20,149
Com. Stand. ....	678	524	.....	Ohio Hardw. M. ....	954	1,204	1,056
Commonwealth ....	122,362	120,591	118,602	Ohio Mut. ....	282	255	336
Concordia ....	51,605	45,503	39,362	Old Colony ....	22,939	25,476	24,415
Connecticut ....	148,284	157,758	120,967	Occidental ....	19,704	21,814	25,566
Continental ....	486,456	469,092	423,144	Orient ....	104,772	115,905	105,185
Cot. & W. Mf. M. ....	7,086	7,731	2,127	Pacific ....	98,479	72,611	95,275
County Fire ....	18,686	7,716	.....	Pacific Coast ....	3,115	.....	.....
Detroit F. & M. ....	62,140	68,272	68,151	Pacific Nat. ....	45,637	138,614	*17,481
Dixie Fire ....	5,912	14,708	20,421	Palatine ....	1,461	508	2,503
Dubuq. F. & M. ....	174,468	174,813	128,196	Paper Mill M. ....	809	2,805	272
Eagle Fire, N. Y. ....	13,246	15,533	18,433	Patriotic ....	27,149	30,243	34,019
Eagle Star ....	43,528	50,061	59,077	Paul Revere ....	6,355	.....	.....
East & West ....	10,130	4,614	4,536	Pawtucket Mut. ....	7,425	3,957	4,055
Equit. F. & M. ....	85,143	107,772	91,655	Pearl Assur. ....	201,393	216,510	165,897
Eureka-Secur. ....	29,072	34,524	33,215	Pennsylvania ....	134,344	133,667	134,233
Empire State ....	44,199	49,955	52,307	Penna. Mill. M. ....	12,315	10,643	5,379
Employers Fire ....	32,639	36,735	49,744	Penna. Lumb. M. ....	35,666	23,724	20,449
Empl. Mut. Cas. ....	4,903	3,156	2,883	Phila. F. & M. ....	62,646	102,304	102,622
Enterprise M. ....	4,349	3,383	1,556	Phila. Mfrs. M. ....	2,925	2,372	440
Excelsior ....	4,627	3,410	3,594	Phila. Nat. ....	18,601	20,011	19,027
Fall Riv. Mf. M. ....	7,735	7,931	4,840	Phoenix Assur. ....	111,875	100,794	109,438
Farmers, Pa. ....	27,285	31,963	51,132	Phoenix of Conn. ....	165,263	148,836	128,784
Federal Mut. ....	435	531	.....	Piedmont ....	667	.....	.....
Federal, N. Y. ....	8,443	8,905	8,965	Potomac ....	55,720	64,320	62,823
Fid. & Guar. ....	167,327	193,604	143,571	Prov. Wash. ....	96,872	84,351	104,592
Fid.-Phenix ....	207,068	202,766	233,623	Provident, N. H. ....	17,930	18,553	14,181
Fire Assoc. ....	109,571	132,281	137,592	Quak. Cy. F. & M. ....	20,325	13,089	1,207
Fireman's Fund ....	174,019	158,556	150,127	Queen ....	99,565	104,013	91,098
Firemen's, N. J. ....	79,482	70,997	64,688	Reliable ....	22,891	23,975	28,219
Firemen's Mut. ....	32,145	27,108	13,058	Reliance ....	57,495	23,701	20,449
First Amer. ....	29,413	15,548	14,016	Republic, Tex. ....	31,837	33,135	22,543
First Nat. ....	908	104	.....	Rhode Island ....	70,073	64,686	87,459
Fitchburg M. ....	356	271	281	Rhode Island M. ....	7,249	5,638	2,594
Franklin ....	98,701	91,012	91,822	Richmond ....	29,097	32,014	24,751
Franklin Nat. ....	47,781	46,742	53,731	Rochester Amer. ....	10,029	15,000	9,623
General Exch. ....	41,584	29,842	22,690	Royal Exch. ....	122,661	119,933	119,178
General Seattle ....	130,686	103,444	68,069	Royal ....	248,869	243,685	268,978
Girard F. & M. ....	235,347	233,925	223,986	Rubber Mfrs. M. ....	7,095	2,781	2,127
Glen Cove M. ....	586	542	235	Safeguard ....	16,151	17,980	18,446
Glens Falls ....	164,465	201,057	179,720	St. Louis F. & M. ....	19,446	1,243	2,313
Globe & Repub. ....	93,409	79,816	89,706	St. Paul F. & M. ....	150,965	135,970	177,679
Globe & Rut. ....	42,290	17,306	98	Sea ....	380	519	312
Graphic Arts M. ....	1,339	1,556	1,751	Security, Conn. ....	112,122	116,005	113,975
Granite State ....	23,344	26,902	13,675	Sentinel ....	60,946	12,365	8,164
Great Amer. ....	191,521	186,491	234,807	Seaboard ....	29,248	24,934	24,196
Gulf ....	59,937	46,675	25,696	Scot. Un. & Nat. ....	.....	181,305	.....
Hanover ....	116,291	123,683	131,984	Scot. Un. & N. ....	57,769	112,528	51,458
Hartford ....	412,872	402,622	407,387	Sprgfd. F. & M. ....	249,653	217,966	189,383
Hdw. Deal. M. ....	20,404	15,450	2,476	Standard, Conn. ....	89,384	96,309	93,831
Home of N. Y. ....	527,895	536,859	549,830	Standard, N. J. ....	54,413	60,696	62,692
Home F. & M. ....	49,874	40,656	39,039	Standard, N. Y. ....	310,107	291,108	265,977
Homeland ....	21,385	20,823	22,627	Stand. Marine ....	15,588	17,228	18,176
Hope Mut. ....	3,946	3,150	4,949	Star ....	43,682	27,471	.....
Ind. Lumb. M. ....	19,844	1,391	1,063	*State of Pa. ....	39,817	42,522	20,623
Industrial Mut. ....	3,547	1,377	.....	State Mutual ....	8,699	6,766	1,556
Iowa Hdw. Mut. ....	60,694	62,285	67,868	Sun ....	85,432	112,692	103,068
Law, U. & Rock ....	99,439	120,912	113,867	Sun Under. ....	31,907	24,425	35,512
London & Lanc. ....	126,636	127,031	144,395	Superior ....	47,403	61,585	38,693
London Assur. ....	42,004	47,323	36,471	Sussex Fire ....	8,535	12,578	15,968
L. & L. G. ....	269,352	244,617	231,804	South Carolina ....	1,144	.....	.....
Lond. & Scot. ....	22,346	28,633	22,226	Southern Fire ....	23	940	23
Lumberm. Pa. ....	10,113	18,710	11,707	Tokio ....	63,500	59,173	67,067
Lumber, Mut. O. ....	22,816	15,013	12,100	Transcont. ....	38,205	31,328	18,647
Knickerbocker ....	19,433	37,178	49,761	Travelers ....	143,128	133,900	141,201
Kan. City F. & M. ....	3,113	.....	.....	Trinity Un. ....	3,018	2,145	1,754
Maryland ....	56,433	32,947	50,243	Twin City Fire ....	27,493	23,882	17,729
Market Men's M. ....	4,392	4,587	4,310	Un. Assur., Eng. ....	13,841	15,243	12,699
Marine ....	2,558	2,944	2,893	Union, Canton. ....	2,050	755	1,206
Manhat. F. & M. ....	24,669	33,607	34,374	Union F. A. & G. ....	25,402	.....	.....
Mechanics M. ....	4,349	3,383	.....	Union, Ind. ....	44	.....	141
Merch., Ind. ....	97	.....	.....	Union Mutual ....	11,792	5,822	5,626

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## Associated Adjusters and Canadian Postal Edict

The Associated Adjusters of Milwaukee, which is flooding the mails offering jobs to adjusters, in a recent broadside sent out made this statement: "Remember that we are ready to prove that every letter we mail to Canada in our Associated Adjusters envelope is delivered. No letter has ever been stopped to our knowledge going to or coming from the Dominion of Canada." This was in answer to a report that the Canadian postal authorities had barred the mails to the Associated Adjusters.

THE NATIONAL UNDERWRITER was asked in regard to this statement and communicated with Superintendent of Insurance G. D. Finlayson of the Dominion of Canada. He says: "I wish to advise that the Associated Adjusters of Milwaukee has been placed on the list of those prohibited from using the Canadian mails and notice of the prohibition appeared in the supplement to the postal guide issued under date of Oct. 1, 1937. I do not think that the post office department has sent any advice of the action taken to the Associated Adjusters but they have been duly informed in the matter by this department. It is quite possible that the Associated Adjusters are still able to send and receive some letters through the Canadian mails as this prohibition is only one of a large number. No doubt a few letters to or from this firm passed through the Canadian mails unnoticed. It is felt, however, that very shortly the prohibition will be receiving substantial enforcement."

## Joint Meeting at Fond du Lac

FOND DU LAC, WIS.—Continuing the series of regional meetings on the Business Development program, field men of the Wisconsin Fire Underwriters Association and officers of the Wisconsin Association of Insurance Agents held

a meeting here. About 60 attended, including local agents of this region. George E. Stetner, North America, in charge of this district for the field men's association, and Conan Thornton, Fond du Lac agent and president of the state agents' organization, were co-chairmen.

Talks were given by John Litcher, local agent here; E. H. Knox, Crum & Forster; D. W. Swanson, St. Paul Fire & Marine; Harvey Girard, Providence Washington; Frank Risley, Great American; Vernon Douthit, North America; Joseph Pilon, local agent here, and Walter Sukow, Travelers Fire. Others taking part included W. B. Calhoun, Milwaukee, national councillor for Wisconsin, and H. A. Bird, Beaver Dam, chairman of the rural agents committee and past president of the state agents' association.

## Iowa Tornado Meeting

DES MOINES—Windstorm claims paid by members of the Iowa Mutual Tornado Insurance Association in the year ending Oct. 31, totaled \$448,000, Secretary H. F. Gross told the annual meeting here. The most destructive storm, on which \$30,000 was paid, occurred May 26, and extended from Polk county to Jasper county.

The Iowa Mutual Tornado convention was a preliminary to the convention of the Iowa Association of Mutual Insurance Associations. At a dinner, delegates to both conventions heard H. P. Cooper, Indianapolis, secretary National Association of Mutual Companies, discuss "Calms and Storms."

E. W. Beardsley, South Dakota manager of Western Adjustment, on returning from a vacation trip to the Lake of the Woods and moose country in Canada, was wearing a broad grin. He opened his bag and showed his friends that he had gotten his moose and a deer as well, along with a quantity of ducks and northern fish.

## D. C. Smith Made Chairman Agricultural Committee National Fire Waste Body

Dennis C. Smith, executive special agent of the farm department of the America Fore in Chicago, has been appointed chairman of the agricultural committee of the National Fire Waste Council, which is identified with the U. S. Chamber of Commerce insurance division. Manager T. F. Cunneen of the insurance division made the appointment following the resignation of Ira D. Goss of Chicago, manager of the farm department of the America Fore, who served in that capacity for seven years. Mr. Goss, on account of ill health, finds it necessary to restrict some of his activities.

## Will Hold Annual Meeting

The committee will hold its annual meeting Dec. 2, in the Stevens Hotel, Chicago. There are 30 members on the committee. Mr. Smith has been with the America Fore for 10 years, starting as special agent in Indiana and then being shifted in a similar capacity to Kentucky. Later he was appointed state agent of the farm department in Ohio and Michigan. He has been very active in farm work and especially in fire department possibilities. He has spoken at some of the state meetings of local agents.

The farm fire prevention committee of the National Fire Protection Association will meet at the Stevens Hotel, Dec. 1. Dr. D. J. Price of the Department of Agriculture at Washington is chairman of that committee.

## Estwick Richmond County Speaker

W. H. Estwick, manager New York City office United States Fidelity & Guaranty, spoke on "Company and Agent Relation" before the Richmond County (N. Y.) Local Agents Association at St. Marks.

## Lane on Savings Society Board

Otho E. Lane, president Fire Association, has been elected to the board of managers of the Western Savings Fund Society of Philadelphia.

## Phil Braun in Charge

FLINT, MICH.—Phil J. Braun, prominent local agent and former president, Michigan Association of Insurance Agents, was in charge of the recent remodeling of the Flint City Club quarters in the Hotel Durant. The clubrooms have just been reopened.

## Licensing, Rates, Contracts Up at N. Y. Hearing

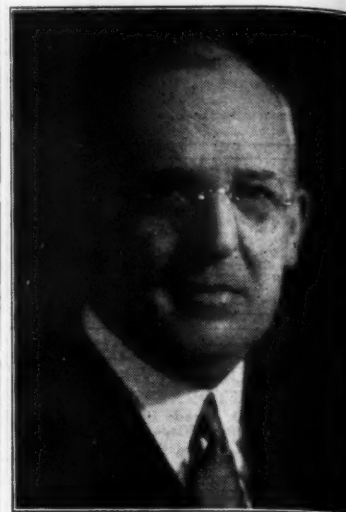
(CONTINUED FROM PAGE 42)

As was anticipated spirited opposition to that provision of the code which would give the superintendent power to regulate commissions and brokerage for all types of coverage developed at the hearing Wednesday when article 8 dealing with rates and rating organizations came under review. Various speakers for the different broker organizations charged it would be unfair to hold them accountable for a practice in the making of which they had no part. It was declared to be an infringement of the right of contract, and an unwarranted interference with the conduct of business.

Similar views on behalf of a number of companies which he represented were voiced by Attorney W. P. Barker, who asserted that if such power were granted the next logical step would be the regulation of company officers and employees salaries, the amount that might be expended for rental and other operating costs. The feeling was emphatic that as the superintendent now had authority to regulate rates, and as the production cost is an important factor in the premium charge, no extension of his power was necessary.

Representatives of the National Asso-

## Illinois Host



ROBE BIRD, Rockford, Ill.

The American of Newark people are giving a luncheon Thursday at Rockford, Ill., for those attending the annual meeting of the Illinois Association of Insurance Agents in that city. Robe Bird, western manager, heads the western department staff who will act as official hosts. Vice-president L. E. Falls is on from the home office, being a speaker at the convention.

ciation of Insurance Agents and of the New York state association were on hand, prepared to speak.

The new code would give the department authority to review accident and health rates as well as those for other types of coverage.

## Leon S. Senior Is Heard

Leon S. Senior, general manager Compensation Insurance Rating Board, took exception to a number of intended new provisions, and suggested changes. He failed to understand, he said, why his organization should be forced to pay for departmental examinations inasmuch as it is not an association for profit, but serves the state fund, self insurers and renders a great deal of information to the industrial commission for which it exacts no compensation from that body. Its operation, he averred, is in the interest of the public in that its inspections tend to reduce accident hazards, thus benefiting workers as well as insurance carriers.

The commission will reassemble Dec. 7-9.

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**OF WINTERTHUR, SWITZERLAND**

**111 JOHN STREET**  
**NEW YORK**

***United States Branch***

***Statement December 31, 1936***

**ASSETS**

U. S. Treasury Bonds . . . . .	\$1,618,037.96
Other Bonds . . . . .	1,126,384.52
Stocks . . . . .	144,581.00
Accrued Interest . . . . .	23,718.47
Cash in Office and Banks . . . . .	124,993.03
	<u>\$3,037,714.98</u>

**LIABILITIES**

Voluntary Contingency Reserve . . . . .	\$ 537,714.98
Statutory Deposit, New York . . . . .	850,000.00
Net Surplus above Deposit . . . . .	<u>1,650,000.00</u>
Surplus to Policy Holders . . . . .	<u>2,500,000.00</u>
	<u>\$3,037,714.98</u>

Bonds and Stocks owned are valued in accordance with the requirements of the New York State Insurance Department and the National Convention of Insurance Commissioners.

**NEAL BASSETT**

*United States Manager*

**111 JOHN STREET, NEW YORK**



# PUBLIC ENEMY No. 1...

# FIRE!



Fire, controlled, is man's diligent servant, gently warming the home and turning the mighty wheels of industry. Fire, unchained, is a demon of destruction.

Today and every day the demon fire will drive shivering families out into the cold, will gloat over misery and despair and will dance around the flaming pyre of cherished hopes, ambitions and treasures.

Ravaging fire will stalk the land, demanding and collecting a toll of thousands of human lives and untold millions of property values.

Insurance can replace property loss, but only tireless and intelligent application of every known safeguard will chain the demon to the task of serving mankind.

## COMMON ENEMIES TO GUARD AGAINST

1. FIRE
2. MOTOR ACCIDENT
3. WINDSTORM & TORNADO
4. PERSONAL ACCIDENT
5. SICKNESS
6. DAMAGE CLAIMS
7. BURGLARY
8. ROBBERY
9. LIGHTNING
10. MARINE DISASTER
11. RAILROAD WRECK
12. FALLING AIRCRAFT
13. EXPLOSION
14. RIOT OR CIVIL COMMOTION
15. EARTHQUAKE
16. FORGERY
17. DISHONESTY

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The Girard Fire & Marine Insurance Co. ORGANIZED 1853	Milwaukee Mechanics' Insurance Company ORGANIZED 1852
The Mechanics Insurance Co. of Philadelphia " 1854	National-Ben Franklin Fire Insurance Co. " 1866
Superior Fire Insurance Company " 1871	The Concordia Fire Insurance Co. of Milwaukee " 1870
The Metropolitan Casualty Insurance Co. of N.Y. " 1874	Commercial Casualty Insurance Company " 1909

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